

Fill in this information to identify your case:

United States Bankruptcy Court for the:

SOUTHERN DISTRICT OF NEW YORK

Case number (if known) _____

Chapter you are filing under:

☐ Chapter 7

☒ Chapter 11

☐ Chapter 12

☐ Chapter 13

☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

02/20

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

Gary

First name

J

Middle name

Reetz

Last name and Suffix (Sr., Jr., II, III)

First name

Middle name

Last name and Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names.

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx-xx-4405

Debtor 1 **Gary J Reetz**

Case number (if known)

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years

☒ I have not used any business name or EINs.

☐ I have not used any business name or EINs.

Include trade names and *doing business as* names

Business name(s)

Business name(s)

EIN

EIN

5. Where you live

**31 Dusenberry Road
Bronxville, NY 10708**

Number, Street, City, State & ZIP Code

Westchester

County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

If Debtor 2 lives at a different address:

Number, Street, City, State & ZIP Code

County

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

6. Why you are choosing this district to file for bankruptcy

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Check one:

☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Debtor 1 **Gary J Reetz**

Case number (if known) _____

Part 2: Tell the Court About Your Bankruptcy Case

7. **The chapter of the Bankruptcy Code you are choosing to file under** *Check one.* (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)*). Also, go to the top of page 1 and check the appropriate box.
- ☐ Chapter 7
- ☒ Chapter 11
- ☐ Chapter 12
- ☐ Chapter 13
-
8. **How you will pay the fee** ☒ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- ☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.
-
9. **Have you filed for bankruptcy within the last 8 years?** ☒ No.
- ☐ Yes.
- | | | |
|----------------|------------|-------------------|
| District _____ | When _____ | Case number _____ |
| District _____ | When _____ | Case number _____ |
| District _____ | When _____ | Case number _____ |
-
10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?** ☒ No.
- ☐ Yes.
- | | |
|-----------------------------|---------------------------|
| Debtor _____ | Relationship to you _____ |
| District _____ | When _____ |
| Case number, if known _____ | |
| Debtor _____ | Relationship to you _____ |
| District _____ | When _____ |
| Case number, if known _____ | |
-
11. **Do you rent your residence?** ☒ No. Go to line 12.
- ☐ Yes. Has your landlord obtained an eviction judgment against you?
- ☐ No. Go to line 12.
- ☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

Debtor 1 **Gary J Reetz**

Case number (if known)

Part 3: Report About Any Businesses You Own as a Sole Proprietor**12. Are you a sole proprietor of any full- or part-time business?**☒ No. Go to Part 4.☐ Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any

Number, Street, City, State & ZIP Code

Check the appropriate box to describe your business:

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
☐ None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).

☐ No. I am not filing under Chapter 11.☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.☐ Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11.☒ Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I choose to proceed under Subchapter V of Chapter 11.**Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention****14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?**☒ No.☐ Yes. What is the hazard?

If immediate attention is needed, why is it needed?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

Where is the property?

Number, Street, City, State & Zip Code

Debtor 1 **Gary J Reetz**

Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

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- ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 **Gary J Reetz**

Case number (if known)

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?	16a. Are your debts primarily consumer debts? <i>Consumer debts</i> are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> No. Go to line 16b. <input type="checkbox"/> Yes. Go to line 17.	16b. Are your debts primarily business debts? <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. <input type="checkbox"/> No. Go to line 16c. <input checked="" type="checkbox"/> Yes. Go to line 17.	16c. State the type of debts you owe that are not consumer debts or business debts _____
<hr/>			
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes.	I am not filing under Chapter 7. Go to line 18. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? <input type="checkbox"/> No <input type="checkbox"/> Yes	
<hr/>			
18. How many Creditors do you estimate that you owe?	<input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5001-10,000 <input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> More than 100,000
<hr/>			
19. How much do you estimate your assets to be worth?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input checked="" type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
<hr/>			
20. How much do you estimate your liabilities to be?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input checked="" type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion

Part 7: Sign Below**For you**

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Gary J Reetz**Gary J Reetz**

Signature of Debtor 1

Signature of Debtor 2Executed on **February 19, 2020**
MM / DD / YYYYExecuted on _____
MM / DD / YYYY

Debtor 1 **Gary J Reetz**

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Lewis W. Siegel

Signature of Attorney for Debtor

Date

February 19, 2020

MM / DD / YYYY

Lewis W. Siegel

Printed name

Lewis W. Siegel

Firm name

60 East 42nd Street - Suite 4000

New York, NY 10165

Number, Street, City, State & ZIP Code

Contact phone **(212) 286-0010**

Email address

LWS@LWSEsq.com

NY

Bar number & State

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK**

-----X
In re

Gary J. Reetz

**Chapter 11 Case
No.**

Debtor.
-----X

AFFIRMATION PURSUANT TO RULE 1116(1)(B)

Gary J. Reetz ("Debtor"), the Debtor in the above captioned case, makes this affirmation pursuant to Rule **1116(1)(B)** of the Bankruptcy Rules, and hereby affirms under the penalties of perjury as follows:

1. A copy of the Federal Tax return is attached.
2. No balance sheet, statement of operations, or cash flow statement has been prepared.

Dated: Bronxville, New York
February 19, 2020

/s/ Gary J. Reetz

Gary J. Reetz

647021 12-13-18012022 12:18:16

SCHEDULE 1 (Form 1040)		Additional Income and Adjustments to Income		OMB No. 1545-0074 2018 Attachment Sequence No. 01 Your social security number -4405	
Department of the Treasury Internal Revenue Service		Name(s) shown on Form 1040 GARY J. & KARIN B. REITZ		Go to www.irs.gov/form1040 for instructions and the latest information.	
Additional Income		1-9b		10	
10 Taxable refunds, credits, or offsets of state and local income taxes		11		12	
11 Alimony received		12		13	
12 Business income or (loss). Attach Schedule C or C-EZ		13		14	
13 Capital gain or (loss). Attach Schedule D if required. If not required, check here <input type="checkbox"/>		14		15a	
14 Other gains or (losses). Attach Form 4797		15a		15b	
15a Reserved		15b		16a	
16a Reserved		16b		17	
17 Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E		17		18	
18 Farm income or (loss). Attach Schedule F		18		19	
19 Unemployment compensation		19		20a	
20a Reserved		20b		21	
21 Other income. List type and amount		21		22	
22 Combine the amounts in the far right column. If you don't have any adjustments to income, enter here and include on Form 1040, line 6. Otherwise, go to line 23		22		23	
Adjustments to Income		23		24	
23 Educator expenses		24		25	
24 Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106		25		26	
25 Health savings account deduction. Attach Form 8889		26		27	
26 Moving expenses for members of the Armed Forces. Attach Form 3903		27		28	
27 Deductible part of self-employment tax. Attach Schedule SE		28		29	
28 Self-employed SEP, SIMPLE, and qualified plans		29		30	
29 Self-employed health insurance deduction		30		31a	
30 Penalty on early withdrawal of savings		31a		32	
31a Alimony paid		32		33	
32 IRA deduction		33		34	
33 Student loan interest deduction		34		35	
34 Reserved		35		36	
35 Reserved		36		37	
36 Add lines 23 through 35		37		38	
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SCHEDULE 4 (Form 1040)		OMB No. 1545-0074 2018 Attachment Sequence No. 04	
Department of the Treasury Internal Revenue Service		Name(s) shown on Form 1040 GARY J. & KARIN B. REBTZ	
▶ Attach to Form 1040. ▶ Go to www.irs.gov/Form1040 for instructions and the latest information.		▶ Attach to Form 1040. ▶ Go to www.irs.gov/Form1040 for instructions and the latest information.	
Name(s) shown on Form 1040 GARY J. & KARIN B. REBTZ		Your social security number -4405	
Other Taxes		Foreign postal code	
57	Self-employment tax. Attach Schedule SE	57	367.
58	Unreported social security and Medicare tax from:	58	
59	Additional tax on IRAs, other qualified retirement plans, and other tax-favored accounts. Attach Form 5329 if required.	59	
60 a	Household employment taxes. Attach Schedule H.	60a	
b	Repayment of first-time homebuyer credit from Form 5405. Attach Form 5405 if required.	60b	
61	Health care: individual responsibility (see instructions)	61	
62	Taxes from: a <input type="checkbox"/> Form 9939 b <input type="checkbox"/> Form 9960	62	
63	c <input type="checkbox"/> Instructions: enter code(s)		
64	Section 965 net tax liability installment from Form 965-A	63	
Add the amounts in the far right column. These are your total other taxes. Enter here and on Form 1040, line 14		64	367.
LHA For Paperwork Reduction Act Notice, see your tax return instructions.		Schedule 4 (Form 1040) 2018	

832029 12-13-18

SCHEDULE 6 (Form 1040)		OMB No. 1545-0074 2018 Attachment Sequence No. 05A	
Department of the Treasury Internal Revenue Service		Name(s) shown on Form 1040 GARY J. & KARIN B. REBTZ	
▶ Attach to Form 1040. ▶ Go to www.irs.gov/Form1040 for instructions and the latest information.		▶ Attach to Form 1040. ▶ Go to www.irs.gov/Form1040 for instructions and the latest information.	
Name(s) shown on Form 1040 GARY J. & KARIN B. REBTZ		Your social security number -4405	
Foreign Address		Foreign postal code	
Do you want to allow another person to discuss this return with the IRS (see instructions)?		Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	
Designee's name J. GENDLER CPA		Phone no. 212 697 1075	
Designee's personal identification number 31847		(PIN) 31847	
LHA For Paperwork Reduction Act Notice, see your tax return instructions.		Schedule 6 (Form 1040) 2018	

832029 05-13-18

Child Tax Credit and Credit for Other Dependents Worksheet (keep for your records)

Name(s): **GARY J. & KARIN B.** Last: **REBETZ** Your SSN: **-4405**

Part 1

1. Number of qualifying children under age 17 with the required social security number: **1** X \$2,000. Enter the result: **2,000**

2. Number of other dependents, including qualifying children who are not under 17 or who do not have the required social security number: **1** X \$500. Enter the result: **500**

3. Add lines 1 and 2: **2,500**

4. Enter the amount from Form 1040, line 7 or Form 1040NR, line 37: **1,988.17**

5. 1040 filers: Enter the total of any-

- Exclusion of income from Puerto Rico, and
- Amounts from Form 2555, lines 45 and 50; Form 2555-EZ, line 18; and Form 4563, line 15.

1040NR filers: Enter -0-

6. Add lines 4 and 5. Enter the total: **1,988.17**

7. Enter the amount shown below for your filing status.

- Married filing jointly: **\$400,000**
- All other filing statuses: **\$200,000**

8. Is the amount on line 6 more than the amount on line 7?

☒ Yes. Subtract line 7 from line 6. **0**

☐ No. Leave line 8 blank. Enter -0- on line 9.

9. Multiply the amount on line 8 by 5% (.05). Enter the result: **0**

10. Is the amount on line 3 more than the amount on line 9?

☒ Yes. Subtract line 9 from line 3. Enter the result: **2,500**

☐ No. Leave line 10 blank. Enter -0- on line 11.

You cannot take the child tax credit or credit for other dependents on Form 1040, line 12a, or Form 1040NR, line 48. You also cannot take the additional child tax credit.

Part 2

11. Enter the amount from Form 1040, line 11 or Form 1040NR, line 15: **2,465.3**

12. 1040 filers: Enter the total of the amounts from Schedule 3, lines 4b through 51.* **0**

1040NR filers: Enter the total of the amounts from lines 4b through 4d.* **0**

13. Subtract line 12 from line 11: **2,465.3**

14. Are you claiming any of the following credits?

- Residential energy efficient property credit, Form 5695, Part I.
- Mortgage interest credit, Form 8396
- Adoption credit, Form 8839
- Distort of Columbia first-time homebuyer credit, Form 8859

☒ No. Enter -0-.

☐ Yes. If you are filing Form 2555 or 2555-EZ, enter -0-. Otherwise, complete the Line 14 Worksheet to figure the amount to enter here.

15. Subtract line 14 from line 13. Enter the result: **2,465.3**

16. Is the amount on line 10 of this worksheet more than the amount on line 15?

☒ Yes. Enter the amount from line 10. **1,988.17**

☐ No. Enter the amount from line 15. **2,465.3**

This is your child tax credit and credit for other dependents.

* Also include amounts from: Form 5695, line 30; Form 8396, line 15; Form 8536, line 23; Schedule R, line 22.

2210 Form 2018

Department of the Treasury Internal Revenue Service

Underpayment of Estimated Tax by Individuals, Estates, and Trusts

► Go to www.irs.gov/Form2210 for instructions and the latest information.

► Attach to Form 1040, 1040NR-EZ, or 1041.

Name(s) shown on tax return: **GARY J. & KARIN B. REBETZ**

Identity/ID number: **-4405**

Do You Have To File Form 2210?

Complete lines 1 through 7 below. Is line 7 less than \$1,000? **Yes** → Don't file Form 2210. You don't owe a penalty.

No → Complete lines 8 and 9 below. Is line 6 equal to or more than line 9? **Yes** → You don't owe a penalty. Don't file Form 2210 (but if box E in Part II applies, you must file page 1 of Form 2210).

No → You may owe a penalty. Does any box in Part II below apply? **Yes** → You must file Form 2210. Does box B, C, or D in Part II apply? **No** → You must figure your penalty.

No → You aren't required to figure your penalty because the IRS will figure it and send you a bill for any unpaid amount. If you want to figure it, you may use Part III or Part IV as a worksheet and enter your penalty amount on your tax return, but file only page 1 of Form 2210.

Part I Required Annual Payment

1. Enter your 2018 tax after credits from Form 1040, line 13 (see instructions if not filing Form 1040): **2,415.3**

2. Other taxes, including self-employment tax and, if applicable, Additional Medicare Tax and/or Net Investment Income Tax (see instructions): **36.7**

3. Refundable credits, including the premium tax credit (see instructions): **0**

4. Current year tax. Combine lines 1, 2, and 3. If less than \$1,000, stop; you don't owe a penalty. Don't file Form 2210. **2,452.0**

5. Multiply line 4 by 90% (0.90): **2,206.8**

6. Withholding taxes. Don't include estimated tax payments (see instructions): **0**

7. Subtract line 6 from line 4. If less than \$1,000, stop; you don't owe a penalty. Don't file Form 2210. **2,452.0**

8. Maximum required annual payment based on prior year's tax (see instructions): **3,428.6**

9. Required annual payment. Enter the smaller of line 5 or line 8: **2,206.8**

Next, is line 9 more than line 6? **No**. You don't owe a penalty. Don't file Form 2210 unless box E below applies.

☒ Yes. You may owe a penalty, but don't file Form 2210 unless one or more boxes in Part II below applies.

- If box B, C, or D applies, you must figure your penalty and file Form 2210.
- If box A or E applies (but not B, C, or D), file only page 1 of Form 2210. You aren't required to figure your penalty; the IRS will figure it and send you a bill for any unpaid amount. If you want to figure your penalty, you may use Part III or IV as a worksheet and enter your penalty on your tax return, but file only page 1 of Form 2210.

Part II Reasons for Filing. Check applicable boxes. If none apply, don't file Form 2210.

A ☐ You request a waiver (see instructions) of your entire penalty due to tax reform or other reasons. You must check this box and file page 1 of Form 2210, but you aren't required to figure your penalty.

B ☐ You request a waiver (see instructions) of part of your penalty. You must figure your penalty and waive amount and file Form 2210.

C ☐ Your income varied during the year and your penalty is reduced or eliminated when figured using the annualized income installment method. You must figure the penalty using Schedule AI and file Form 2210.

D ☐ Your penalty is lower when figured by treating the federal income tax withheld from your income as paid on the dates it was actually withheld, instead of in equal amounts on the payment due dates. You must figure your penalty and file Form 2210.

E ☐ You filed or are filing a joint return for either 2017 or 2018, but not for both years, and line 9 above is smaller than line 5 above. You must file page 1 of Form 2210, but you aren't required to figure your penalty (unless box B, C, or D applies).

LHA For Paperwork Reduction Act Notice, see separate instructions.

Form 2210 (2018)

Part III Short Method

Can You Use the Short Method?

- You can use the short method if:
 - You made no estimated tax payments for your only payments were withheld federal income tax, or
 - You paid the same amount of estimated tax on each of the four payment due dates.

Must You Use the Regular Method?

- You must use the regular method (Part IV) instead of the short method if:
 - You made any estimated tax payments late,
 - You checked box C or D in Part II, or
 - You are filing Form 1040NR or 1040NREZ and you didn't receive wages as an employee subject to U.S. income tax withholding.

Note: If any payment was made earlier than the due date, you can use the short method, but using it may cause you to pay a larger penalty than the regular method. If the payment was only a few days early, the difference is likely to be small.

10	Enter the amount from Form 2210, line 9	10	22068.
11	Enter the amount, if any, from Form 2210, line 6	11	18768.
12	Enter the total amount, if any, of estimated tax payments you made	12	
13	Add lines 11 and 12	13	18768.
14	Total underpayment for year. Subtract line 13 from line 10. If zero or less, stop; you don't owe a penalty. Don't file Form 2210 unless you checked box E in Part II	14	3300.
15	Multiply line 14 by 0.03625	15	119.
16	Penalty. Subtract line 16 from line 15. Enter the result here and on Form 1040, line 23; Form 1040NREZ, line 25; Form 1040NREZ, line 26; or Form 1041, line 27. Don't file Form 2210 unless you checked a box in Part II	16	119.

Form 2210 (2018)

SCHEDULE A (Form 1040)

Itemized Deductions

OMB No. 1545-0047

2018

Attachment No. 07

Your social security number

Go to www.irs.gov/ScheduleA for instructions and the latest information. Attach to Form 1040. Caution: If you are claiming a net qualified disaster loss on Form 4684, see the instructions for line 16. Name(s) shown on Form 1040

GARY J. & KARIN B. REETZ

Caution: Do not include expenses reimbursed or paid by others.

Medical and dental expenses (see instructions)

1 Enter amount from Form 1040, line 7

2 Multiply line 2 by 7.5% (0.075)

3 Subtract line 3 from line 1. If line 3 is more than line 1, enter -0-

Taxes You Paid

4 State and local taxes. You may include either income taxes or general sales taxes. You may include both, if you elect to include general sales taxes instead of income taxes, check this box

5a State and local income taxes (see instructions)

5b State and local general sales taxes (see instructions)

5c State and local personal property taxes

5d Add lines 5a through 5c

5e Enter the smaller of line 5d or \$10,000 (\$5,000 if married filing separately)

6 Other taxes. List type and amount

7 Add lines 5e and 6

Interest You Paid

8 Home mortgage interest and points. If you didn't use all of your home mortgage loan(s) to buy, build, or improve your home, see instructions and check this box

8a Home mortgage interest and points reported to you on Form 1098

8b Other mortgage interest not reported to you on Form 1098. If paid to the person from whom you bought the home, see instructions and show that person's name, identifying no., and address

8c Points not reported to you on Form 1098. See instructions for special rules

8d Reserved

8e Add lines 8a through 8d

9 Investment interest. Attach Form 4952 if required. See instructions

10 Add lines 8e and 9

Gifts to Charity

11 Gifts by cash or check. If you made any gift of \$250 or more, see instructions

12 Other than by cash or check. If any gift of \$250 or more, see instructions. You must attach Form 8283 if over \$500

13 Carryover from prior year

14 Add lines 11 through 13

Casualty and Theft Losses

15 Casualty and theft loss(es) from a federally declared disaster (other than net qualified disaster losses). Attach Form 4684 and enter the amount from line 18 of that form. See instructions

16 Other. List in instructions. List type and amount

Total

17 Add the amounts in the far right column for lines 4 through 16. Also, enter this amount on Form 1040, line 8

Itemized Deductions

18 If you elect to itemize deductions even though they are less than your standard deduction, check here

For Paperwork Reduction Act Notice, see the Instructions for Form 1040.

16

Schedule A (Form 1040) 2018

SCHEDULE C
(Form 1040)
Profit or Loss From Business
(Sole Proprietorship)

OMB No. 1545-0047
2018
Department of the Treasury
Internal Revenue Service (IRS)

Go to www.irs.gov/ScheduleC for instructions and the latest information.
Attach to Form 1040, 1040NR, or 1041; partnerships generally must file Form 1065.

KARIN B. REETZ
Principal business or profession, including product or service (see instructions)
SEMINARS
Business name, if no separate business name, leave blank.

Business address (including suite or room no.)
31 DUSENBERRY ROAD
City, town or post office, state, and ZIP code
BRONXVILLE, NY 10708

Accounting method: (1) ☒ Cash (2) ☐ Accrual (3) ☐ Other (specify) ☒ Yes ☐ No
Did you "materially participate" in the operation of this business during 2018? If "No," see instructions for limit on losses
If you started or acquired this business during 2018, check here
Did you make any payments in 2018 that would require you to file Form(s) 1099? (see instructions)
If "Yes," did you or will you file required Form(s) 1099?
☐ Yes ☒ No

Part I Income

1 Gross receipts or sales. See instructions for line 1 and check the box if this income was reported to you on Form W-2 and the "Statutory employee" box on that form was checked ☐ 1
2 Returns and allowances ☐ 2
3 Subtract line 2 from line 1 ☐ 3
4 Cost of goods sold (from line 42) ☐ 4
5 Gross profit. Subtract line 4 from line 3 ☐ 5
6 Other income, including federal and state gasoline or fuel tax credit, or refund (see instructions) ☐ 6
7 Gross income. Add lines 5 and 6 ☐ 7

Part II Expenses. Enter expenses for business use of your home only on line 30.

8 Advertising ☐ 8
9 Car and truck expenses (see instructions) ☐ 9
10 Commissions and fees ☐ 10
11 Contract labor (see instructions) ☐ 11
12 Depreciation and section 179 expense deduction (not included in Part III) (see instructions) ☐ 12
13 Insurance (other than health) ☐ 13
14 Employee benefit programs (other than on line 19) ☐ 14
15 Insurance (other than health) ☐ 15
16 Interest (see instructions) ☐ 16
17 Legal and professional services ☐ 17
18 Office expenses ☐ 18
19 Pension and profit-sharing plans (see instructions) ☐ 19
20a Vehicles, machinery, and equipment ☐ 20a
20b Other business property ☐ 20b
21 Repairs and maintenance ☐ 21
22 Supplies (not included in Part III) ☐ 22
23 Taxes and licenses ☐ 23
24 Travel and meals: ☐ 24
a Travel ☐ 24a
b Deductible meals (see instructions) ☐ 24b
25 Utilities ☐ 25
26 Wages (less employment credits) ☐ 26
27a Other expenses (from line 48) ☐ 27a
27b Reserved for future use ☐ 27b
28 Total expenses before expenses for business use of home. Add lines 8 through 27a ☐ 28
29 Tentative profit or (loss). Subtract line 28 from line 7 ☐ 29
30 Expenses for business use of your home. Do not report these expenses elsewhere. Attach Form 8829, unless using the simplified method (see instructions). Simplified method filers only: enter the total square footage of: (a) your home, and (b) the part of your home used for business. Use the Simplified Method Worksheet in the instructions to figure the amount to enter on line 30. ☐ 30
31 Net profit or (loss). Subtract line 30 from line 29. ☐ 31
If a profit, enter on both Schedule 1 (Form 1040), line 12 (or Form 1040NR, line 13) and on Schedule SE, line 2. (If you checked the box on line 1, see instructions). Estates and trusts, enter on Form 1041, line 3.
If a loss, you must go to line 32.

32 If you have a loss, check the box that describes your investment in this activity (see instructions).
a If you checked 32a, enter the loss on both Schedule 1 (Form 1040), line 12 (or Form 1040NR, line 13) and on Schedule SE, line 2. (If you checked the box on line 1, see the line 31 instructions). Estates and trusts, enter on Form 1041, line 3.
b If you checked 32b, you must attach Form 6198. Your loss may be limited. See instructions.

Schedule C (Form 1040) 2018
832000 10-18-18

Schedule C (Form 1040) 2018 KARIN B. REETZ
Part III Cost of Goods Sold (see instructions)

33 Method(s) used to value closing inventory: a ☐ Cost b ☐ Lower of cost or market c ☐ Other (attach explanation)

34 Was there any change in determining quantities, costs, or valuations between opening and closing inventory? If "Yes," attach explanation ☐ Yes ☐ No

35 Inventory at beginning of year. If different from last year's closing inventory, attach explanation ☐ Yes ☐ No

36 Purchases less cost of items withdrawn for personal use ☐ 35

37 Cost of labor. Do not include any amounts paid to yourself ☐ 36

38 Materials and supplies ☐ 37

39 Other costs ☐ 38

40 Add lines 35 through 39 ☐ 39

41 Inventory at end of year ☐ 40

42 Cost of goods sold. Subtract line 41 from line 40. Enter the result here and on line 4 ☐ 41

Part IV Information on Your Vehicle. Complete this part only if you are claiming car or truck expenses on line 9 and are not required to file Form 4562 for this business. See the instructions for line 13 to find out if you must file Form 4562.

43 When did you place your vehicle in service for business purposes? (month, day, year) ☐ / ☐ / ☐ ☐ Yes ☐ No

44 Of the total number of miles you drove your vehicle during 2018, enter the number of miles you used your vehicle for: a Business b Commuting c Other ☐ Yes ☐ No

45 Was your vehicle available for personal use during off-duty hours? ☐ Yes ☐ No

46 Do you (or your spouse) have another vehicle available for personal use? ☐ Yes ☐ No

47a Do you have evidence to support your deduction? ☐ Yes ☐ No

47b If "Yes," is the evidence written? ☐ Yes ☐ No

Part V Other Expenses. List below business expenses not included on lines 8-28 or line 30.

48 Total other expenses. Enter here and on line 27a ☐ 48

Schedule C (Form 1040) 2018
832000 10-18-18

2018

Schedule C - Two-Year Comparison Worksheet

Business Name:

Description	Tax Year 2017	Tax Year 2018	Increase (Decrease)
INCOME			

EXPENSES

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SCHEDULE D
(Form 1040)

Department of the Treasury
Internal Revenue Service (95)

Name(s) shown on return

Capital Gains and Losses

▶ Attach to Form 1040 or Form 1040NR.
▶ Go to www.irs.gov/ScheduleD for instructions and the latest information.
▶ Use Form 8949 to list your transactions for lines 1b, 2, 3, 8b, 9, and 10.

OMB No. 1545-0047
2018
Attachment
Sequence No. 12

Your social security number

GARY J. & KATIN B. REITZ

4405

Part I Short-Term Capital Gains and Losses - Generally Assets Held One Year or Less (see instructions)

See instructions for how to figure the amounts to enter on the lines below.

This form may be easier to complete if you round off cents to whole dollars.

1a Totals for all short-term transactions reported on Form 8949, 8949 with Box A checked, and for which you have no adjustments (see instructions). However, if you choose to report all short-term transactions on Form 8949, leave this line blank and go to line 1b.

1b Totals for all transactions reported on Form(s) 8949 with Box A checked

2 Totals for all transactions reported on Form(s) 8949 with Box B checked

3 Totals for all transactions reported on Form(s) 8949 with Box C checked

4 Short-term gain from Form 8252 and short-term gain or (loss) from Forms 4884, 6781, and 8824 from Schedule(s) K-1

5 Net short-term gain or (loss) from partnerships, S corporations, estates, and trusts

6 Short-term capital loss carryover. Enter the amount, if any, from line 8 of your Capital Loss Carryover Worksheet in the instructions

7 Net short-term capital gain or (loss). Combine lines 1a through 6 in column (b). If you have any long-term capital gains or losses, go to Part II below. Otherwise, go to Part III on page 2.

Part II Long-Term Capital Gains and Losses - Generally Assets Held More Than One Year (see instructions)

See instructions for how to figure the amounts to enter on the lines below.

This form may be easier to complete if you round off cents to whole dollars.

8a Totals for all long-term transactions reported on Form 8949, 8949 with Box D checked, and for which basis was reported to the IRS and for which you have no adjustments (see instructions). However, if you choose to report all long-term transactions on Form 8949, leave this line blank and go to line 8b.

8b Totals for all transactions reported on Form(s) 8949 with Box D checked

9 Totals for all transactions reported on Form(s) 8949 with Box E checked

10 Totals for all transactions reported on Form(s) 8949 with Box F checked

11 Gain from Form 4797, Part I; long-term gain from Forms 2439 and 8252; and long-term gain or (loss) from Forms 4884, 6781, and 8824

12 Net long-term gain or (loss) from partnerships, S corporations, estates, and trusts from Schedule(s) K-1

13 Capital gain distributions

14 Long-term capital loss carryover. Enter the amount, if any, from line 13 of your Capital Loss Carryover Worksheet in the instructions

15 Net long-term capital gain or (loss). Combine lines 8a through 14 in column (b). Then go to Part III on page 2.

LHA For Paperwork Reduction Act Notice, see your tax return instructions.

Schedule D (Form 1040) 2018

OMB No. 1545-0074
2018
Adjustment
Schedule No. 12A
Form **8949**
Department of the Treasury
Internal Revenue Service
Sales and Other Dispositions of Capital Assets
Go to www.irs.gov/Form8949 for instructions and the latest information.
File with your Schedule D to list your transactions for lines 1b, 2, 3, 8b, 9, and 10 of Schedule D.
Name(s) shown on return

GARY J. & KARIN B. REETZ
Social security number or taxpayer identification no. -4405
If you check box A, B, or C below, see whether you received any Form(s) 1099-B or substitute statement(s) from your broker. A substitute statement will have the same information as Form 1099-B. Either will show whether your basis (usually your cost) was reported to the IRS by your broker and may even tell you which box to check.

Part 1 Short-term. Transactions involving capital assets you held 1 year or less are generally short-term (see instructions). For long-term transactions, see page 2.
Note: You may also acquire all short-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS and for which no adjustments or

You must check Box A, B, or C below. Check only one box. If more than one box applies for your short-term transactions, complete a separate Form 8949 (see instructions).
☐ (A) Short-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS (see Note above)
☒ (B) Short-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS (see Note above)
☐ (C) Short-term transactions not reported to you on Form 1099-B

1

(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed of (Mo., day, yr.)	(d) Proceeds (sales price)	(e) Cost or other basis. See the instructions for see Column (e) in the instructions.	(f) Code(s)	(g) Amount of adjustment	(h) Gain or (loss) Enter a code in column (h) if the loss column (d) & with column (g) 1512. 40.
STATE STREET	12/31/18		22101.	20589.			
STATE STREET	03/15/18		743.	703.			

2 Totals. Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 1b (if Box A above is checked), line 2 (if Box B above is checked), or line 3 (if Box C above is checked) 22844. 21292. 1552.

Note: If you checked Box A above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See Column (g) in the separate instructions for how to figure the amount of the adjustment.

832011 11-28-18 LHA For Paperwork Reduction Act Notice, see your tax return instructions. Form 8949 (2018) 22

Schedule D (Form 1040) 2018 GARY J. & KARIN B. REETZ
4405
Part III Summary

16 Combine lines 7 and 15 and enter the result: 617.

- If line 16 is a gain, enter the amount from line 16 on Schedule 1 (Form 1040), line 13, or Form 1040NR, line 14. Then go to line 17 below.
- If line 16 is a loss, skip lines 17 through 20 below. Then go to line 21. Also be sure to complete line 22.
- If line 16 is zero, skip lines 17 through 21 below and enter -0- on Schedule 1 (Form 1040), line 13, or Form 1040NR, line 14. Then go to line 22.

17 Are lines 15 and 16 both gains?
☐ Yes. Go to line 18.
☒ No. Skip lines 18 through 21, and go to line 22.

18 If you are required to complete the 28% Rate Gain Worksheet (see instructions), enter the amount, if any, from line 7 of that worksheet.

19 If you are required to complete the Unrecaptured Section 1250 Gain Worksheet (see instructions), enter the amount, if any, from line 18 of that worksheet.

20 Are lines 18 and 19 both zero or blank?
☐ Yes. Complete the Qualified Dividends and Capital Gain Tax Worksheet in the instructions for Form 1040, line 11a (or in the instructions for Form 1040NR, line 42). Don't complete lines 21 and 22 below.
☐ No. Complete the Schedule D Tax Worksheet in the instructions. Don't complete lines 21 and 22 below.

21 If line 16 is a loss, enter here and on Schedule 1 (Form 1040), line 13, or Form 1040NR, line 14, the smaller of:
• The loss on line 16; or
• (\$3,000), or if married filing separately, (\$1,500)
Note: When figuring which amount is smaller, treat both amounts as positive numbers.

22 Do you have qualified dividends on Form 1040, line 3a, or Form 1040NR, line 10a?
☒ Yes. Complete the Qualified Dividends and Capital Gain Tax Worksheet in the instructions for Form 1040, line 11a (or in the instructions for Form 1040NR, line 42).
☐ No. Complete the rest of Form 1040 or Form 1040NR.

Schedule D (Form 1040) 2018

06-08-97

SSN/EIN _____
TAXPAYER _____
4305
2018

SSN/EIN: 4405
TAXPAYER: 2018

821581 04-01-18

29

OTHER, PASSIVE		K-1 input		Prior Year Unallowed Basis Loss	Disallowed Due to Basis Limitation	Prior Year Unallowed At-Risk Loss	Disallowed Due to At-Risk	Prior Year Passive Loss	Disallowed Passive Loss	Tax Return
SCHEDULE E, PAGE 2										
Ordinary business income (loss)										
Rental real estate income (loss)										
Other net rental income (loss)										
Intangible drilling costs/dry hole costs										
Self-charged passive interest expense										
Guaranteed payments										
Section 179 and carryover										
Disallowed section 179 expense										
Excess farm loss										
Net income (loss)										
First passive other										
Second passive other										
Cost depletion										
Percentage depletion										
Depletion carryover										
Disallowed due to 65% limitation										
Unreimbursed expenses (nonpassive)										
Nonpassive other										
Total Schedule E (page 2)										
FORM 4797										
Section 1231 gain (loss)										
Section 179 recapture on disposition										
SCHEDULE D										
Net short-term cap. gain (loss)										
Net long-term cap. gain (loss)										
Section 1256 contracts & straddles										
FORM 4952										
Investment interest expense - Sec. A										
Other net investment income										
ITEMIZED DEDUCTIONS										
Charitable contributions										
Deductions related to portfolio income										
Other										

SCHEDULE E
Name GARY J. REEZE
Pastthrough E EXTERGY TRANSFER
PUBLICLY TRADED PARTNERSHIP
ID 30-0108820
SSN/EIN 4405
TAXPAYER
2018
INCOME FROM PASSTHROUGH STATEMENT, PAGE 1

821582 04-01-18

28

NONPASSIVE		K-1 input		Prior Year Unallowed Basis Loss	Disallowed Due to Basis Limitation	Prior Year Unallowed At-Risk Loss	Disallowed Due to At-Risk	Prior Year Passive Loss	Disallowed Passive Loss	Tax Return
INTEREST AND DIVIDENDS										
Interest income										
Interest from U.S. bonds										
Ordinary dividends										
Qualified dividends										
Tax-exempt interest income										
FORM 6251										
Depreciation adjustment after 12/31/86										
Adjusted gain or loss										
Beneficiary's AMT adjustment										
Depreciation (other than oil)										
Other										
MISCELLANEOUS										
Self-employment earnings (loss)/Wages										
Gross farming & fishing inc										
Royalties										
Royalty expenses/depletion										
Undistributed capital gains credit										
Backup withholding										
Credit for estimated tax										
Cancellation of debt										
Medical insurance - 1040										
Dependent care benefits										
Retirement plans										
Qualified production activities income										
Pastthrough adjustment to Form 1040										
Penalty on early withdrawal of savings										
NOL										
Other taxes/retirement or credits										
Credits										
Casualty and theft loss										

SCHEDULE E
Name GARY J. REEZE
Pastthrough E RUE LTD
S CORPORATION
ID 13-4151816
SSN/EIN 4405
TAXPAYER
2018
INCOME FROM PASSTHROUGH STATEMENT, PAGE 2

SCHEDULE SE
(Form 1040)
Department of the Treasury
Internal Revenue Service

Self-Employment Tax
Go to www.irs.gov/ScheduleSE for instructions and the latest information.
Attach to Form 1040 or Form 1040NR.

Name of person with self-employment income (as shown on Form 1040 or Form 1040NR) Social security number of person with self-employment income

KARIN B. REETZ

Before you begin: To determine if you must file Schedule SE, see the instructions.

May I Use Short Schedule SE or Must I Use Long Schedule SE?
Note: Use this flowchart only if you must file Schedule SE. If unsure, see Who Must File Schedule SE in the instructions.

Did you receive wages or tips in 2018?

If Yes: Was the total of your wages and tips subject to social security or railroad retirement (for 11 tax plus your net earnings from self-employment more than \$128,400?

If No: Did you receive tips subject to social security or Medicare tax that you didn't report to your employer?

If Yes: Did you report any wages on Form 9919, Uncollected Social Security and Medicare Tax on Wages?

If No: You must use Long Schedule SE on page 2.

You may use Short Schedule SE below:

Section A-Short Schedule SE. Caution: Read above to see if you can use Short Schedule SE.

1a Net farm profit or (loss) from Schedule F, line 34, and farm partnerships, Schedule K-1 (Form 1065), box 14, code A

1b If you received social security retirement or disability benefits, enter the amount of Conservation Reserve Program payments included on Schedule F, line 4b, or listed on Schedule K-1 (Form 1065), box 20, code AH

2 Net profit or (loss) from Schedule C, line 31; Schedule C-EZ, line 3; Schedule K-1 (Form 1065), box 14, code A (other than farming), and Schedule K-1 (Form 1065-B), box 9, code JT. Ministers and members of religious orders, see instructions for types of income to report on this line. See instructions for other income to report **SPMT**

3 Combine lines 1a, 1b, and 2

4 Multiply line 3 by 92.35% (0.9235). If less than \$400, you don't owe self-employment tax. Don't file this schedule unless you have an amount on line 1b

5 Self-employment tax. If the amount on line 4 is:

- \$128,400 or less, multiply line 4 by 15.3% (0.153). Enter the result here and on Schedule 4 (Form 1040), line 57, or Form 1040NR, line 55
- More than \$128,400, multiply line 4 by 2.9% (0.029). Then, add \$15,921.60 to the result. Enter the total here and on Schedule 4 (Form 1040), line 57, or Form 1040NR, line 55

6 Deduction for one-half of self-employment tax. Multiply line 5 by 50% (0.50). Enter the result here and on Schedule 1 (Form 1040), line 27, or Form 1040NR, line 27

LHA For Paperwork Reduction Act Notice, see your tax return instructions.

Schedule SE (Form 1040) 2018

Schedule E
Publicly Traded Partnerships

Name of Activity: **ENERGY TRANSFER**

Activity net income: **-3112.**

Activity net loss: **-3112.**

Prior year unallowed losses: **3112.**

Net income (loss): **3112.**

Total loss allowed from the PTP for 2018: **3112.**

Disallowed losses from this PTP:

Form or Schedule: **SCH E**

Gain/Loss: **0.**

Prior Year Carryover: **3112.**

Net Gain/Loss: **-3112.**

Unallowed Loss: **3112.**

Allowed Loss: **3112.**

Alternative Minimum Tax

Activity net income: **-3074.**

Activity net loss: **-3074.**

Prior year unallowed losses: **3074.**

Net income (loss): **3074.**

Total loss allowed from the PTP for 2018: **3074.**

Disallowed losses from this PTP:

Alternative minimum tax adjustment: **38.**

Form or Schedule: **SCH E**

Gain/Loss: **0.**

Prior Year Carryover: **3074.**

Net Gain/Loss: **-3074.**

Unallowed Loss: **3074.**

Allowed Loss: **3074.**

4405 Page 2

Form 1116 (2018) **GARY J. & KARIN B. REETZ**

Part III Figuring the Credit

9	Enter the amount from line 8. These are your total foreign taxes paid or accrued for the category of income checked above Part I	14
10	Carryback or carryover (attach detailed computation) (If your income was section 951A income (line a above Part I), leave line 10 blank.)	15
11	Add lines 9 and 10	16
12	Reduction in foreign taxes	17
13	Taxes reclassified under high tax kickout	18
14	Combine lines 11, 12, and 13. This is the total amount of foreign taxes available for credit	19
15	Enter the amount from line 7. This is your taxable income or (loss) from sources outside the United States (before adjustments) for the category of income checked above Part I	20
16	Adjustments to line 15	21
17	Combine the amounts on lines 15 and 16. This is your net foreign source taxable income. (If the result is zero or less, you have no foreign tax credit for the category of income you checked above Part I. Skip lines 18 through 22. However, if you are filing more than one Form 1116, you must complete line 20.)	22
18	Individuals: Enter this amount from Form 1040, line 10; or Form 1040NR, line 41. Estates and trusts: Enter your taxable income without the deduction tax you exemption	
<p>Caution: If you figured your tax using the lower rates on qualified dividends or capital gains, see instructions.</p> <p>Divide line 17 by line 18. If line 17 is more than line 18, enter "1"</p>		
19	Individuals: Enter the total of Form 1040, line 11a, and Schedule 2 (Form 1040), line 4b. If you are a nonresident alien, enter the total of Form 1040NR, lines 42 and 44. Estates and trusts: Enter the amount from Form 1041, Schedule G, line 1a, or the total of Form 990-T, lines 40, 41, and 43. Foreign estates and trusts: Enter the amount from Form 1040NR, line 42	
20	Caution: If you are completing line 20 for separate category g (lump-sum distributions), see instructions.	
21	Multiply line 20 by line 19 (maximum amount of credit)	
22	Enter the smaller of line 14 or line 21. If this is the only Form 1116 you are filing, skip lines 23 through 30 and enter this amount on line 31. Otherwise, complete the appropriate line in Part IV	

Part IV Summary of Credits From Separate Parts III

23	Credit for taxes on section 951A income	23
24	Credit for taxes on foreign branch income	24
25	Credit for taxes on passive category income	25
26	Credit for taxes on general category income	26
27	Credit for taxes on section 901(f) income	27
28	Credit for taxes on certain income re-sourced by treaty	28
29	Credit for taxes on lump-sum distributions	29
30	Add lines 23 through 29	30
31	Enter the smaller of line 20 or line 30	31
32	Reduction of credit for international boycott operations	32
33	Subtract line 32 from line 31. This is your foreign tax credit. Enter here and on Schedule 3 (Form 1040), line 4b; Form 1040NR, line 4b; Form 1041, Schedule G, line 2a; or Form 990-T, line 45a	33

Form 1116 (2018)

[illegible]

Form 4797 Department of the Treasury Internal Revenue Service Name(s) shown on return		Sales of Business Property (Also Involuntary Conversions and Recapture Amounts Under Sections 179 and 280F(b)(2)) ▶ Attach to your tax return. ▶ Go to www.irs.gov/Form4797 for instructions and the latest information.		OMB No. 1545-0047 2018 Assignment Number 27	
GARY J. & KARIN B. REETZ -4405					
1 Enter the gross proceeds from sales or exchanges reported to you for 2018 on Form(s) 1099-B or 1099-S (for substitute statement) that you are including on line 2, 10, or 20. Part I Sales or Exchanges of Property Used in a Trade or Business and Involuntary Conversions From Other Than Casualty or Theft—Most Property Held More Than 1 Year (see instructions)					
2	(a) Description of property	(b) Date acquired (mo., day, yr.)	(c) Date sold (mo., day, yr.)	(d) Gross sales price	(e) Sale or (loss) (gain or loss) (mo., day, yr.)
DCP MIDSTREAM *PATRNS LP					
3	Gain, if any, from Form 4684, line 39				3
4	Section 1231 gain from installment sales from Form 6252, line 26 or 37				4
5	Section 1231 gain or (loss) from like-kind exchanges from Form 8824				5
6	Gain, if any, from line 32, from other than casualty or theft				6
7	Combine lines 2 through 6. Enter the gain or (loss) here and on the appropriate line as follows: line 10, or Form 1120S, Schedule K, line 9. Skip lines 8, 9, 11, and 12 below. Individuals, partners, S corporation shareholders, and all others. If line 7 is zero or a loss, enter the amount from line 7 on line 11 below and skip lines 8 and 9. If line 7 is a gain and you didn't have any prior year section 1231 losses, or they were recaptured in an earlier year, enter the gain from line 7 as a long-term capital gain on the Schedule D filed with your return and skip lines 8, 9, 11, and 12 below.				7
8	Nonrecaptured net section 1231 losses from prior years. See instructions. STATEMENT 8				8
9	Subtract line 8 from line 7. If zero or less, enter 0. If line 9 is zero, enter the gain from line 7 on line 12 below. If line 9 is more than zero, enter the amount from line 8 on line 12 below and enter the gain from line 9 as a long-term capital gain on the Schedule D filed with your return. See instructions				9
Part II Ordinary Gains and Losses (see instructions)					
10	Ordinary gains and losses not included on lines 11 through 16 (include property held 1 year or less)				
11	Loss, if any, from line 7				11
12	Gain, if any, from line 7 or amount from line 8, if applicable				12
13	Gain, if any, from line 31				13
14	Net gain or (loss) from Form 4684, lines 31 and 38a				14
15	Ordinary gain or (loss) from installment sales from Form 6252, line 25 or 36				15
16	Ordinary gain or (loss) from like-kind exchanges from Form 8824				16
17	Combine lines 10 through 16				17
18	For all except individual returns, enter the amount from line 17 on the appropriate line of your return and skip lines a and b below. For individual returns, complete lines a and b below. a If the loss on line 11 includes a loss from Form 4684, line 35, column (b)(i), enter that part of the loss here. Enter the loss from income-producing property on Schedule A (Form 1040), line 16. (Do not include any loss on property used as an employee.) Identify as from "Form 4797, line 18a." See instructions. b Redetermine the gain or (loss) on line 17 excluding the loss, if any, on line 18a. Enter here and on Schedule 1 (Form 1040), line 14.				18a
					18b
UHA For Paperwork Reduction Act Notice, see separate instructions.					Form 4797 (2018)

Form 4797 (2018) GARY J. & KARIN B. REETZ -4405 Page 2		Gain From Disposition of Property Under Sections 1245, 1250, 1252, 1254, and 1255 (see instructions)	
Part III			
19	(a) Description of section 1245, 1250, 1252, 1254, or 1255 property:	(b) Date acquired (mo., day, yr.)	(c) Date sold (mo., day, yr.)
A			
B			
C			
D			
These columns relate to the properties on lines 19A through 19D.			
20	Gross sales price (Note: See line 1 before completing.)	Property A	Property B
21	Cost or other basis plus expense of sale	20	21
22	Depreciation (or depletion) allowed or allowable	22	22
23	Adjusted basis. Subtract line 22 from line 21	23	23
24	Total gain. Subtract line 23 from line 20	24	24
25	If section 1245 property:		
a	Depreciation allowed or allowable from line 22	25a	
b	Enter the smaller of line 24 or 25a	25b	
26	If section 1250 property: If straight line depreciation was used, enter -0- on line 26c, except for a corporation subject to section 281.		
a	Additional depreciation after 1975. See instructions	26a	
b	Applicable percentage multiplied by the smaller of line 24 or line 26a. See instructions	26b	
c	Subtract line 26a from line 24. If residential rental property or line 24 isn't more than line 26a, skip lines 26c and 26d	26c	
d	Additional depreciation after 1968 and before 1976	26d	
e	Enter the smaller of line 26c or 26d	26e	
f	Section 281 amount (corporations only)	26f	
27	Add lines 25b, 26e, and 26f	26g	
a	If section 1252 property: Skip this section if you didn't dispose of farmland or if the form is being completed for a partnership.	27a	
b	Line 27a multiplied by applicable percentage	27b	
c	Enter the smaller of line 24 or 27b	27c	
28	If section 1254 property:		
a	Intangible drilling and development costs, expenditures for development of mines and other natural deposits, mining exploration costs, and depletion. See instructions	28a	
b	Enter the smaller of line 24 or 28a	28b	
29	If section 1255 property:		
a	Applicable percentage of payments excluded from income under section 126. See instructions	29a	
b	Enter the smaller of line 24 or 29a. See instructions	29b	
Summary of Part III Gains. Complete property columns A through D through line 28b before going to line 30.			
30	Total gains for all properties. Add property columns A through D, line 24	30	
31	Add property columns A through D, lines 25b, 27c, 28b, and 29b. Enter here and on line 13	31	
32	Subtract line 31 from line 30. Enter the portion from casualty or theft on Form 4684, line 33. Enter the portion from other than casualty or theft on Form 4797, line 6	32	
Part IV Recapture Amounts Under Sections 179 and 280F(b)(2) When Business Use Drops to 50% or Less (see instructions)			
33	Section 179 expense deduction or depreciation allowable in prior years	33	
34	Recaptured depreciation. See instructions	34	
35	Recapture amount. Subtract line 34 from line 33. See the instructions for where to report	35	
832013 12-10-18 37 Form 4797 (2018)			

Form **6251** **Alternative Minimum Tax - Individuals**
 Department of the Treasury
 Internal Revenue Service (98)
 (Name(s) shown on Form 1040 or Form 1040NR)
 ▶ Go to www.irs.gov/Form6251 for instructions and the latest information.
 ▶ Attach to Form 1040 or Form 1040NR.

GARY J. & KARIN B. REETZ
Part I Alternative Minimum Taxable Income
 1 Enter the amount from Form 1040, line 10, if more than zero. If Form 1040, line 10, is zero, subtract lines 8 and 9 of Form 1040 from line 7 of Form 1040 and enter the result here. (If less than zero, enter as a negative amount.) **14,903.1**
 2a If filing Schedule A (Form 1040), enter the taxes from Schedule A, line 7; otherwise, enter the amount from Form 1040, line 8 **1,000.0**
 b Tax refund from Schedule 1 (Form 1040), line 10 or line 21
 c Investment interest expense (difference between regular tax and AMT)
 d Depreciation (difference between regular tax and AMT)
 e Net operating loss deduction from Schedule 1 (Form 1040), line 21. Enter as a positive amount
 f Alternative tax net operating loss deduction
 g Interest on specified private activity bonds exempt from the regular tax
 h Qualified small business stock, see instructions
 i Exercise of incentive stock options (excess of AMT income over regular tax income)
 j Estates and trusts (amount from Schedule K-1 (Form 1041), box 12, code A)
 k Disposition of property (difference between AMT and regular tax gain or loss)
 l Depreciation on assets placed in service after 1986 (difference between regular tax and AMT)
 m Passive activities (difference between AMT and regular tax income or loss) **38.0**
 n Loss limitations (difference between AMT and regular tax income or loss)
 o Circulation costs (difference between regular tax and AMT)
 p Long-term contracts (difference between AMT and regular tax income)
 q Mining costs (difference between regular tax and AMT)
 r Research and experimental costs (difference between regular tax and AMT)
 s Income from certain installment sales before January 1, 1987
 1 Intangible drilling costs preference
 2 Other adjustments, including income-based related adjustments
 3 Alternative minimum taxable income. Combine lines 1 through 3. (If married filing separately and line 4 is more than \$718,800, see instructions.) **15,906.9**
 4 Alternative minimum tax (AMT)

Part II Alternative Minimum Tax (AMT)
 5 Exemption. (If you were under age 24 at the end of 2018, see instructions.)
 IF your filing status is ... AND line 4 is not over ... THEN enter on line 5 ...
 Single or head of household \$500,000 \$70,300
 Married filing jointly or qualifying widow(er) 1,000,000 109,400
 Married filing separately 500,000 54,700
 If line 4 is over the amount shown above for your filing status, see instructions.
 6 Subtract line 5 from line 4. If more than zero, go to line 7. If zero or less, enter -0- here and on lines 7, 9, and 11, and go to line 10
 7 If you are filing Form 2555 or 2555-EZ, see instructions for the amount to enter.
 If you reported capital gain distributions directly on Schedule 1 (Form 1040), line 13, you reported qualified dividends on Form 1040, line 3a, or you had a gain on both lines 15 and 16 of Schedule D (Form 1040) (as required for the AMT, if necessary), complete Part II on the back and enter the amount from line 40 here.
 All others: If line 6 is \$191,100 or less (\$95,550 or less if married filing separately), multiply line 6 by 28% (0.28). Otherwise, multiply line 6 by 28% (0.28) and subtract \$3,822 (\$1,911 if married filing separately) from the result.
 8 Alternative minimum tax before foreign tax credit (see instructions)
 9 Tentative minimum tax. Subtract line 8 from line 7
 10 Add Form 1040, line 11a (minus any tax from Form 4972), and Schedule 2 (Form 1040), line 4b. Subtract from the result any foreign tax credit from Schedule 3 (Form 1040), line 48. If you used Schedule J to figure your tax on Form 1040, line 11a, figure that tax without using Schedule J before completing this line (see instructions)
 11 AMT. Subtract line 10 from line 9. If zero or less, enter -0-. Enter here and on Schedule 2 (Form 1040), line 45.
 LHA For Paperwork Reduction Act Notice, see your tax return instructions.

Form 6251 (2018) **GARY J. & KARIN B. REETZ** **Part III Tax Computation Using Maximum Capital Gains Rates**
 Complete Part III only if you are required to do so by line 7 or by the Foreign Earned Income Tax Worksheet in the instructions.
 12 Enter the amount from Form 6251, line 6. If you are filing Form 2555 or 2555-EZ, enter the amount from line 3 of this worksheet in the instructions for line 7
 13 Enter the amount from line 6 of the Qualified Dividends and Capital Gain Tax Worksheet in the instructions for Form 1040, line 11a, or the amount from line 13 of the Schedule D Tax Worksheet in the instructions for Schedule D (Form 1040), whichever applies (as required for the AMT, if necessary) (see instructions). If you are filing Form 2555 or 2555-EZ, see instructions for the amount to enter
 14 Enter the amount from Schedule D, line 19 (as required for the AMT, if necessary) (see instructions). If you are filing Form 2555 or 2555-EZ, see instructions for the amount to enter
 15 If you did not complete a Schedule D Tax Worksheet for the regular tax or the AMT, enter the amount from line 13. Otherwise, add lines 13 and 14, and enter the smaller of that result or the amount from line 10 of the Schedule D Tax Worksheet (as required for the AMT, if necessary). If you are filing Form 2555 or 2555-EZ, see instructions for the amount to enter
 16 Enter the smaller of line 12 or line 15
 17 Subtract line 16 from line 12
 18 If line 17 is \$191,100 or less (\$95,550 or less if married filing separately), multiply line 17 by 28% (0.28). Otherwise, multiply line 17 by 28% (0.28) and subtract \$3,822 (\$1,911 if married filing separately) from the result.
 19 Enter:
 • \$77,200 if married filing jointly or qualifying widow(er).
 • \$38,600 if single or married filing separately, or
 • \$51,700 if head of household
 20 Enter the amount from line 7 of the Qualified Dividends and Capital Gain Tax Worksheet in the instructions for Form 1040, line 11a, or the amount from line 14 of the Schedule D Tax Worksheet in the instructions for Schedule D (Form 1040), whichever applies (as required for the regular tax). If you did not complete either worksheet for the regular tax, enter the amount from Form 1040, line 10; if zero or less, enter -0-. If you are filing Form 2555 or 2555-EZ, see instructions for the amount to enter
 21 Subtract line 20 from line 18. If zero or less, enter -0-
 22 Enter the smaller of line 12 or line 13
 23 Enter the smaller of line 21 or line 22. This amount is taxed at 0%
 24 Subtract line 23 from line 22
 25 Enter:
 • \$425,800 if single
 • \$212,900 if married filing separately
 • \$106,450 if single or married filing jointly or qualifying widow(er)
 • \$169,675 if head of household
 26 Enter the amount from line 21
 27 Enter the amount from line 7 of the Qualified Dividends and Capital Gain Tax Worksheet in the instructions for Form 1040, line 11a, or the amount from line 19 of the Schedule D Tax Worksheet, whichever applies (as required for the regular tax). If you did not complete either worksheet for the regular tax, enter the amount from Form 1040, line 10; if zero or less, enter -0-. If you are filing Form 2555 or 2555-EZ, see instructions for the amount to enter
 28 Add line 26 and line 27
 29 Subtract line 28 from line 25. If zero or less, enter -0-
 30 Enter the smaller of line 24 or line 29
 31 Multiply line 30 by 15% (0.15)
 32 Add lines 23 and 30
 33 If lines 32 and 12 are the same, skip lines 33 through 37 and go to line 38. Otherwise, go to line 33.
 34 Subtract line 32 from line 22
 35 Multiply line 33 by 20% (0.20)
 36 If line 14 is zero or blank, skip lines 35 through 37 and go to line 38. Otherwise, go to line 35.
 37 Subtract line 35 from line 12
 38 Add lines 18, 31, 34, and 37
 39 If line 12 is \$191,100 or less (\$95,550 or less if married filing separately), multiply line 12 by 28% (0.28). Otherwise, multiply line 12 by 28% (0.28) and subtract \$3,822 (\$1,911 if married filing separately) from the result
 40 Enter the smaller of line 38 or line 39 here and on line 7. If you are filing Form 2555 or 2555-EZ, do not enter this amount on line 7. Instead, enter it on line 4 of the worksheet in the instructions for line 7.
 Form 6251 (2018)

Form 1116		Alternative Minimum Tax Foreign Tax Credit		OMB No. 1545-0047	
Use a separate Form 1116 for each category of income listed below. See Categories of Income in the instructions. Check only one box on each Form 1116. Report all amounts in U.S. dollars except where specified in Part II below.		Attach to Form 1040, 1040NR, 1041, or 990-T.		2018	
Name		Identifying number as shown on page 1 of your tax return		Adjustment Sequence No. 19	
GARY J. & KARIN B. REETZ		-4405			
a <input type="checkbox"/> Section 951A income		c <input type="checkbox"/> Passive category income		e <input type="checkbox"/> Section 961(j) income	
b <input type="checkbox"/> Foreign branch income		d <input checked="" type="checkbox"/> General category income		f <input type="checkbox"/> Certain income re-sourced by treaty	
h Resident of (name of country) UNITED STATES		i Resident of (name of country) UNITED STATES			
Note: If you paid taxes to only one foreign country or U.S. possession, use column A in Part I and line A in Part II. If you paid taxes to more than one foreign country or U.S. possession, use a separate column and line for each country or possession.					
Part I Taxable Income or Loss From Sources Outside the United States (for category checked above)					
1 Enter the name of the foreign country or U.S. possession OTHER COUNTRIES		2 Enter the name of the foreign country or U.S. possession OTHER COUNTRIES		3 Enter the name of the foreign country or U.S. possession OTHER COUNTRIES	
1a Gross income from sources within country shown above		1a Gross income from sources within country shown above		1a Gross income from sources within country shown above	
b Check if line 1a is compensation for personal services as an employee, your total compensation from all sources is \$250,000 or more, and you used an alternative basis to determine its source (see instructions) <input type="checkbox"/>		b Check if line 1a is compensation for personal services as an employee, your total compensation from all sources is \$250,000 or more, and you used an alternative basis to determine its source (see instructions) <input type="checkbox"/>		b Check if line 1a is compensation for personal services as an employee, your total compensation from all sources is \$250,000 or more, and you used an alternative basis to determine its source (see instructions) <input type="checkbox"/>	
Deductions and losses (Caution: See instructions.)		Deductions and losses (Caution: See instructions.)		Deductions and losses (Caution: See instructions.)	
2 Expenses definitely related to the income on line 1a (attach statement)		2 Expenses definitely related to the income on line 1a (attach statement)		2 Expenses definitely related to the income on line 1a (attach statement)	
3 Pro rata share of other deductions not definitely related:		3 Pro rata share of other deductions not definitely related:		3 Pro rata share of other deductions not definitely related:	
a Certain itemized deductions or standard deduction		a Certain itemized deductions or standard deduction		a Certain itemized deductions or standard deduction	
b Other deductions (attach statement)		b Other deductions (attach statement)		b Other deductions (attach statement)	
c Add lines 3a and 3b		c Add lines 3a and 3b		c Add lines 3a and 3b	
d Gross foreign source income		d Gross foreign source income		d Gross foreign source income	
e Gross income from all sources		e Gross income from all sources		e Gross income from all sources	
f Divide line 3d by line 3e		f Divide line 3d by line 3e		f Divide line 3d by line 3e	
g Multiply line 3e by line 3f		g Multiply line 3e by line 3f		g Multiply line 3e by line 3f	
4 Pro rata share of interest expense:		4 Pro rata share of interest expense:		4 Pro rata share of interest expense:	
a Home mortgage interest (see the Worksheet for Home Mortgage Interest in the instructions)		a Home mortgage interest (see the Worksheet for Home Mortgage Interest in the instructions)		a Home mortgage interest (see the Worksheet for Home Mortgage Interest in the instructions)	
b Other interest expense		b Other interest expense		b Other interest expense	
5 Losses from foreign sources		5 Losses from foreign sources		5 Losses from foreign sources	
6 Add lines 2, 3g, 4b, 5, and 6		6 Add lines 2, 3g, 4b, 5, and 6		6 Add lines 2, 3g, 4b, 5, and 6	
7 Subtract line 6 from line 1a. Enter the result here and on line 15, page 2		7 Subtract line 6 from line 1a. Enter the result here and on line 15, page 2		7 Subtract line 6 from line 1a. Enter the result here and on line 15, page 2	
Part II Foreign Taxes Paid or Accrued		Part II Foreign Taxes Paid or Accrued		Part II Foreign Taxes Paid or Accrued	
Credit is claimed for taxes (you must check one):		Credit is claimed for taxes (you must check one):		Credit is claimed for taxes (you must check one):	
(i) <input checked="" type="checkbox"/> Paid		(i) <input checked="" type="checkbox"/> Paid		(i) <input checked="" type="checkbox"/> Paid	
(ii) <input type="checkbox"/> Account		(ii) <input type="checkbox"/> Account		(ii) <input type="checkbox"/> Account	
(iii) <input type="checkbox"/> Other		(iii) <input type="checkbox"/> Other		(iii) <input type="checkbox"/> Other	
Country		Country		Country	
A		A		A	
B		B		B	
C		C		C	
Foreign taxes paid or accrued in U.S. dollars		Foreign taxes paid or accrued in U.S. dollars		Foreign taxes paid or accrued in U.S. dollars	
Taxes withheld at source on:		Taxes withheld at source on:		Taxes withheld at source on:	
(a) Dividends		(a) Dividends		(a) Dividends	
(b) Rents and royalties		(b) Rents and royalties		(b) Rents and royalties	
(c) Interest		(c) Interest		(c) Interest	
(d) Other foreign taxes paid or accrued		(d) Other foreign taxes paid or accrued		(d) Other foreign taxes paid or accrued	
(e) Total foreign taxes paid or accrued (add code (g) through (d))		(e) Total foreign taxes paid or accrued (add code (g) through (d))		(e) Total foreign taxes paid or accrued (add code (g) through (d))	
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Form 1116		Alternative Minimum Tax Foreign Tax Credit		OMB No. 1545-0047	
Use a separate Form 1116 for each category of income listed below. See Categories of Income in the instructions. Check only one box on each Form 1116. Report all amounts in U.S. dollars except where specified in Part II below.		Attach to Form 1040, 1040NR, 1041, or 990-T.		2018	
Name		Identifying number as shown on page 1 of your tax return		Adjustment Sequence No. 19	
GARY J. & KARIN B. REETZ		-4405			
a <input type="checkbox"/> Section 951A income		c <input type="checkbox"/> Passive category income		e <input type="checkbox"/> Section 961(j) income	
b <input type="checkbox"/> Foreign branch income		d <input checked="" type="checkbox"/> General category income		f <input type="checkbox"/> Certain income re-sourced by treaty	
h Resident of (name of country) UNITED STATES		i Resident of (name of country) UNITED STATES			
Note: If you paid taxes to only one foreign country or U.S. possession, use column A in Part I and line A in Part II. If you paid taxes to more than one foreign country or U.S. possession, use a separate column and line for each country or possession.					
Part I Taxable Income or Loss From Sources Outside the United States (for category checked above)					
1 Enter the name of the foreign country or U.S. possession OTHER COUNTRIES		2 Enter the name of the foreign country or U.S. possession OTHER COUNTRIES		3 Enter the name of the foreign country or U.S. possession OTHER COUNTRIES	
1a Gross income from sources within country shown above		1a Gross income from sources within country shown above		1a Gross income from sources within country shown above	
b Check if line 1a is compensation for personal services as an employee, your total compensation from all sources is \$250,000 or more, and you used an alternative basis to determine its source (see instructions) <input type="checkbox"/>		b Check if line 1a is compensation for personal services as an employee, your total compensation from all sources is \$250,000 or more, and you used an alternative basis to determine its source (see instructions) <input type="checkbox"/>		b Check if line 1a is compensation for personal services as an employee, your total compensation from all sources is \$250,000 or more, and you used an alternative basis to determine its source (see instructions) <input type="checkbox"/>	
Deductions and losses (Caution: See instructions.)		Deductions and losses (Caution: See instructions.)		Deductions and losses (Caution: See instructions.)	
2 Expenses definitely related to the income on line 1a (attach statement)		2 Expenses definitely related to the income on line 1a (attach statement)		2 Expenses definitely related to the income on line 1a (attach statement)	
3 Pro rata share of other deductions not definitely related:		3 Pro rata share of other deductions not definitely related:		3 Pro rata share of other deductions not definitely related:	
a Certain itemized deductions or standard deduction		a Certain itemized deductions or standard deduction		a Certain itemized deductions or standard deduction	
b Other deductions (attach statement)		b Other deductions (attach statement)		b Other deductions (attach statement)	
c Add lines 3a and 3b		c Add lines 3a and 3b		c Add lines 3a and 3b	
d Gross foreign source income		d Gross foreign source income		d Gross foreign source income	
e Gross income from all sources		e Gross income from all sources		e Gross income from all sources	
f Divide line 3d by line 3e		f Divide line 3d by line 3e		f Divide line 3d by line 3e	
g Multiply line 3e by line 3f		g Multiply line 3e by line 3f		g Multiply line 3e by line 3f	
4 Pro rata share of interest expense:		4 Pro rata share of interest expense:		4 Pro rata share of interest expense:	
a Home mortgage interest (see the Worksheet for Home Mortgage Interest in the instructions)		a Home mortgage interest (see the Worksheet for Home Mortgage Interest in the instructions)		a Home mortgage interest (see the Worksheet for Home Mortgage Interest in the instructions)	
b Other interest expense		b Other interest expense		b Other interest expense	
5 Losses from foreign sources		5 Losses from foreign sources		5 Losses from foreign sources	
6 Add lines 2, 3g, 4b, 5, and 6		6 Add lines 2, 3g, 4b, 5, and 6		6 Add lines 2, 3g, 4b, 5, and 6	
7 Subtract line 6 from line 1a. Enter the result here and on line 15, page 2		7 Subtract line 6 from line 1a. Enter the result here and on line 15, page 2		7 Subtract line 6 from line 1a. Enter the result here and on line 15, page 2	
Part II Foreign Taxes Paid or Accrued		Part II Foreign Taxes Paid or Accrued		Part II Foreign Taxes Paid or Accrued	
Credit is claimed for taxes (you must check one):		Credit is claimed for taxes (you must check one):		Credit is claimed for taxes (you must check one):	
(i) <input checked="" type="checkbox"/> Paid		(i) <input checked="" type="checkbox"/> Paid		(i) <input checked="" type="checkbox"/> Paid	
(ii) <input type="checkbox"/> Account		(ii) <input type="checkbox"/> Account		(ii) <input type="checkbox"/> Account	
(iii) <input type="checkbox"/> Other		(iii) <input type="checkbox"/> Other		(iii) <input type="checkbox"/> Other	
Country		Country		Country	
A		A		A	
B		B		B	
C		C		C	
Foreign taxes paid or accrued in U.S. dollars		Foreign taxes paid or accrued in U.S. dollars		Foreign taxes paid or accrued in U.S. dollars	
Taxes withheld at source on:		Taxes withheld at source on:		Taxes withheld at source on:	
(a) Dividends		(a) Dividends		(a) Dividends	
(b) Rents and royalties		(b) Rents and royalties		(b) Rents and royalties	
(c) Interest		(c) Interest		(c) Interest	
(d) Other foreign taxes paid or accrued		(d) Other foreign taxes paid or accrued		(d) Other foreign taxes paid or accrued	
(e) Total foreign taxes paid or accrued (add code (g) through (d))		(e) Total foreign taxes paid or accrued (add code (g) through (d))		(e) Total foreign taxes paid or accrued (add code (g) through (d))	
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Form 1116 (2018) **ALTERNATIVE MINIMUM TAX** 4405 Page 2

Part III Figuring the Credit

9 Enter the amount from line 8. These are your total foreign taxes paid or accrued for the category of income checked above Part I

10 Carryback or carryover (attach detailed computation) (If your income was section 951A income (box 5 above Part I), leave line 10 blank.)

11 Add lines 9 and 10

12 Reduction in foreign taxes

13 Taxes reclassified under high tax kick-out

14 Combine lines 11, 12, and 13. This is the total amount of foreign taxes available for credit

15 Enter the amount from line 7. This is your taxable income or (loss) from sources outside the United States (before adjustments) for the category of income checked above Part I

16 Adjustments to line 15

17 Combine the amounts on lines 15 and 16. This is your net foreign source taxable income. (If the result is zero or less, you have no foreign tax credit for the category of income you checked above Part I. Skip lines 18 through 22. However, if you are filing more than one Form 1116, you must complete line 20.)

18 Individuals: Enter the amount from Form 1040, line 10; or Form 1040NR, line 41. Estates and trusts: Enter your taxable income without the deduction for your exemption

Caution: If you figured your tax using the lower rates on qualified dividends or capital gains, see instructions.

19 Divide line 17 by line 18. If line 17 is more than line 18, enter "1"

20 Individuals: Enter the total of Form 1040, line 11a, and Schedule 2 (Form 1040), line 45. If you are a nonresident alien, enter the total of Form 1040NR, lines 42 and 44. Estates and trusts: Enter the amount from Form 1041, Schedule 5, line 1c, or the total of Form 990-T, lines 40, 41, and 43. Foreign estates and trusts should enter the amount from Form 1040NR, line 42

Caution: If you are completing line 20 for separate category 0 (lump-sum distributions), see instructions.

21 Multiply line 20 by line 19 (maximum amount of credit)

22 Enter the smaller of line 14 or line 21. If this is the only Form 1116 you are filing, skip lines 23 through 30 and enter this amount on line 31. Otherwise, complete the appropriate line in Part IV

Part IV Summary of Credits From Separate Parts III

23 Credit for taxes on section 951A income

24 Credit for taxes on foreign branch income

25 Credit for taxes on passive category income

26 Credit for taxes on general category income

27 Credit for taxes on section 901(j) income

28 Credit for taxes on certain income re-sourced by treaty

29 Credit for taxes on lump-sum distributions

30 Add lines 23 through 29

31 Enter the smaller of line 20 or line 30

32 Reduction of credit for international boycott operations

33 Subtract line 32 from line 31. This is your foreign tax credit. Enter here and on Schedule 3 (Form 1040), line 4b.

Form 1040NR, line 4b; Form 1041, Schedule 5, line 2a; or Form 990-T, line 43a

Form 1116 (2018)

8867

Paid Preparer's Due Diligence Checklist

Form 8867 (2018) **8867**

Enter preparer's name and PTIN: **GARY J. & KARIN B. REETZ**

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Form 8867 (2018) **GARY J. & KARIN B. REETZ** -405-2

Part II Due Diligence Questions for Returns Claiming EIC (If the return does not claim EIC, go to Part III.)

	EIC	CTC/ ACTC/ODC	HOH
9a Have you determined that this taxpayer is, in fact, eligible to claim the EIC for the number of children for whom the EIC is claimed, or to claim the EIC if the taxpayer has no qualifying child? (Skip 9b and 9c if the taxpayer is claiming the EIC and does not have a qualifying child.)	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b Did you ask the taxpayer if the child lived with the taxpayer for over half of the year, even if the taxpayer has supported the child the entire year?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
c Did you explain to the taxpayer the rules about claiming the EIC when a child is the qualifying child of more than one person (tiebreaker rules)?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		

Part III Due Diligence Questions for Returns Claiming CTC/ACTC/ODC (If the return does not claim CTC, ACTC, or ODC, go to Part IV.)

	EIC	CTC/ ACTC/ODC	HOH
10 Have you determined that each qualifying person for the CTC/ACTC/ODC is the taxpayer's dependent who is a citizen, national, or resident of the United States?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		
11 Did you explain to the taxpayer that he/she may not claim the CTC/ACTC if the taxpayer has not lived with the child for over half of the year, even if the taxpayer has supported the child, unless the child's custodial parent has released a claim to exemption for the child?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		
12 Did you explain to the taxpayer the rules about claiming the CTC/ACTC/ODC for a child of divorced or separated parents (or parents who live apart), including any requirement to attach a Form 8532 or similar statement to the return?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	N/A	

Part IV Due Diligence Questions for Returns Claiming AOTC (If the return does not claim AOTC, go to Part V.)

	EIC	CTC/ ACTC/ODC	HOH
13 Did the taxpayer provide the required substantiation for the credit, including a Form 1098-T and/or receipts for the qualified tuition and related expenses for the claimed AOTC?		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	

Part V Due Diligence Questions for Claiming HOH (If the return does not claim HOH filing status, go to Part VI.)

	EIC	CTC/ ACTC/ODC	HOH
14 Have you determined that the taxpayer was unmarried or considered unmarried on the last day of the tax year and provided more than half of the cost of keeping up a home for the year for a qualifying person?			<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

Part VI Eligibility Certification

▶ You will have complied with all due diligence requirements for claiming the applicable credit(s) and/or HOH filing status on the return of the taxpayer identified above if you:

A. Interview the taxpayer, ask adequate questions, document the taxpayer's responses on the return or in your notes, review adequate information to determine if the taxpayer is eligible to claim the credit(s) and/or HOH filing status and to determine the amount of the credit(s) claimed;

B. Complete this Form 8867 truthfully and accurately and complete the actions described in this checklist for any applicable credit(s) claimed and HOH filing status, if claimed;

C. Submit Form 8867 in the manner required; and

D. Keep all five of the following records for 3 years from the latest of the dates specified in the Form 8867 instructions under Document Retention:

1. A copy of Form 8867;
2. The applicable worksheet(s) or your own worksheet(s) for any credit(s) claimed;
3. Copies of any documents provided by the taxpayer on which you relied to determine eligibility for the credit(s) and/or HOH filing status;
4. A record of how, when, and from whom the information used to prepare this form and the applicable worksheet(s) was obtained; and
5. A record of any additional questions you may have asked to determine eligibility to claim the credit(s), and/or HOH filing status and the amount(s) of any credit(s) claimed and the taxpayer's answers.

▶ If you have not complied with all due diligence requirements, you may have to pay a \$500 penalty for each failure to comply related to a claim of an applicable credit or HOH filing status.

15 Do you certify that all of the answers on this Form 8867 are, to the best of your knowledge, true, correct, and complete?

☒ Yes ☐ No

41 Form 8867 (2018)

Fill in this information to identify your case:

Debtor 1 **Gary J Reetz**
First Name Middle Name Last Name

Debtor 2
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: SOUTHERN DISTRICT OF NEW YORK

Case number
(if known)

☐ Check if this is an amended filing

B 104

For Individual Chapter 11 Cases: List of Creditors Who Have the 20 Largest Unsecured Claims Against You and Are Not Insiders

12/15

If you are an individual filing for bankruptcy under Chapter 11, you must fill out this form. If you are filing under Chapter 7, Chapter 12, or Chapter 13, do not fill out this form. Do not include claims by anyone who is an insider. Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20 percent or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Also, do not include claims by secured creditors unless the unsecured claim resulting from inadequate collateral value places the creditor among the holders of the 20 largest unsecured claims.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information.

Part 1: List the 20 Unsecured Claims in Order from Largest to Smallest. Do Not Include Claims by Insiders.

Unsecured claim

1 **Howard Hammer**
26 Old Brick Road,
New City, NY 10956

What is the nature of the claim? **Business Debt** **\$ \$875,000.00**

As of the date you file, the claim is: Check all that apply
☐ Contingent
☐ Unliquidated
☒ Disputed
☐ None of the above apply

Does the creditor have a lien on your property?
☒ No
☐ Yes. Total claim (secured and unsecured) \$
Value of security: - \$
Unsecured claim \$

Contact
Contact phone

2 **The Delorio Law Group PLLC**
800 Westchester Ave - Ste S-60
Rye Brook, NY 10573

What is the nature of the claim? **Services** **\$ \$382,597.00**

As of the date you file, the claim is: Check all that apply
☐ Contingent
☒ Unliquidated
☒ Disputed
☐ None of the above apply

Does the creditor have a lien on your property?
☒ No
☐ Yes. Total claim (secured and unsecured) \$
Value of security: - \$

Contact

Debtor 1	Gary J Reetz	Case number (if known)
----------	---------------------	------------------------

Contact phone	Unsecured claim	\$
---------------	-----------------	----

3 Howard as Rep of Hammer
Estate of Sandra Hammer
26 Old Brick Road
New City, NY 10956

Contact

Contact phone

What is the nature of the claim?	Business Debt	\$ \$325,000.00
---	----------------------	------------------------

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☒ Disputed
☐ None of the above apply

Does the creditor have a lien on your property?

- ☐ No
☐ Yes. Total claim (secured and unsecured) \$ _____
 Value of security: - \$ _____
 Unsecured claim \$ _____

4 David Hammer
c/o Offit Kurman
10 East 40 Street - 35th Floor
New York, NY 10016

Contact

Contact phone

What is the nature of the claim?	Business Debt	\$ \$30,000.00
----------------------------------	---------------	----------------

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☒ Disputed
- ☐ None of the above apply

Does the creditor have a lien on your property?

- ☐ No
☐ Yes. Total claim (secured and unsecured) \$ _____
 Value of security: - \$ _____
 Unsecured claim \$ _____

5 Andrea Hammer
c/o Offit Kurman
10 East 40 Street - 35th Floor
New York, NY 10016

Contact

Contact phone

What is the nature of the claim?	Business Debt	\$ \$12,500.00
----------------------------------	---------------	----------------

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☒ Disputed
- ☐ None of the above apply

Does the creditor have a lien on your property?

- ☐ No
☐ Yes. Total claim (secured and unsecured) \$ _____
 Value of security: - \$ _____
 Unsecured claim \$ _____

6 Zelkjo Brzakovic
c/o Ofit Kurman
10 East 40 Street - 35th Floor
New York, NY 10016

What is the nature of the claim?	Business Debt	\$ \$10,000.00
----------------------------------	---------------	----------------

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☒ Disputed
☐ None of the above apply

Debtor 1 Gary J Reetz Case number (if known) _____

Does the creditor have a lien on your property?

☒ No
Contact _____
☐ Yes. Total claim (secured and unsecured) \$ _____
Value of security: - \$ _____
Unsecured claim \$ _____

7
American Express Bkcy
200 Vesey Street
New York, NY 10285

What is the nature of the claim? Credit card purchases \$ \$936.00

As of the date you file, the claim is: Check all that apply

☐ Contingent
☐ Unliquidated
☐ Disputed
☒ None of the above apply

Does the creditor have a lien on your property?

☒ No
Contact _____
☐ Yes. Total claim (secured and unsecured) \$ _____
Value of security: - \$ _____
Unsecured claim \$ _____

Part 2: Sign Below

Under penalty of perjury, I declare that the information provided in this form is true and correct.

X /s/ Gary J Reetz
Gary J Reetz
Signature of Debtor 1

X _____
Signature of Debtor 2

Date February 19, 2020

Date _____

Fill in this information to identify your case:

Debtor 1 **Gary J Reetz**
 First Name Middle Name Last Name

Debtor 2
 (Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: SOUTHERN DISTRICT OF NEW YORK

Case number
 (if known)

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new **Summary** and check the box at the top of this page.

Part 1: Summarize Your Assets

	Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from Schedule A/B.....	\$ 737,500.00
1b. Copy line 62, Total personal property, from Schedule A/B.....	\$ 877,550.00
1c. Copy line 63, Total of all property on Schedule A/B.....	\$ 1,615,050.00

Part 2: Summarize Your Liabilities

	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	
2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> ...	\$ 437,000.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	\$ 0.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	\$ 1,953,033.00
Your total liabilities	\$ 2,390,033.00

Part 3: Summarize Your Income and Expenses

4. Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of <i>Schedule I</i>	\$ 17,783.50
5. Schedule J: Your Expenses (Official Form 106J)	
Copy your monthly expenses from line 22c of <i>Schedule J</i>	\$ 17,145.00

Part 4: Answer These Questions for Administrative and Statistical Records

6. **Are you filing for bankruptcy under Chapters 7, 11, or 13?**
- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes
7. **What kind of debt do you have?**
- ☐ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☒ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. *Check this box* and submit this form to the court with your other schedules.

Debtor 1 **Gary J Reetz**

Case number (if known) _____

8. **From the *Statement of Your Current Monthly Income*:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ _____

9. **Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:**

	Total claim
From Part 4 on <i>Schedule E/F</i>, copy the following:	
9a. Domestic support obligations (Copy line 6a.)	\$ 0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ 0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ 0.00
9d. Student loans. (Copy line 6f.)	\$ 0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ 0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$ 0.00
9g. Total. Add lines 9a through 9f.	\$ 0.00

Fill in this information to identify your case and this filing:

Debtor 1	Gary J Reetz		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>SOUTHERN DISTRICT OF NEW YORK</u>			
Case number _____			

☐ Check if this is an amended filing

Official Form 106A/B Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2.
- ☒ Yes. Where is the property?

1.1

31 Dusenberry Rd

Street address, if available, or other description

Bronxville **NY** **10708-0000**

City State ZIP Code

Westchester

County

What is the property? Check all that apply

- ☒ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other _____

Who has an interest in the property? Check one

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☒ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?
\$1,475,000.00

Current value of the portion you own?
\$737,500.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

☐ Check if this is community property (see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$737,500.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☒ No
- ☐ Yes

Debtor 1 **Gary J Reetz**

Case number (if known)

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☒ No
☐ Yes

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

\$0.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No

☒ Yes. Describe.....

Miscellaneous furniture and furnishings

\$5,000.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No

☒ Yes. Describe.....

Miscellaneous TV, computer & accessories, iPad, cell phones, etc

\$750.00

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☐ No

☒ Yes. Describe.....

Miscellaneous books, pictures, etc.

\$200.00

9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☐ No

☒ Yes. Describe.....

golf clubs

\$100.00

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

☒ No

☐ Yes. Describe.....

11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No

☒ Yes. Describe.....

Miscellaneous wearing apparel

\$500.00

Debtor 1 **Gary J Reetz**

Case number (if known)

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No

☒ Yes. Describe.....

wedding ring

\$500.00

13. Non-farm animals

Examples: Dogs, cats, birds, horses

☒ No

☐ Yes. Describe.....

14. Any other personal and household items you did not already list, including any health aids you did not list

☒ No

☐ Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

\$7,050.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☐ No

☒ Yes.....

Cash

\$1,000.00

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No

☒ Yes.....

Institution name:

17.1. Checking

Chase xxx 4307

\$5,000.00

17.2. Savings

Chase xxx7653

\$2,000.00

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

☐ No

☒ Yes.....

Institution or issuer name:

State Street xxx 1080

\$2,500.00

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

☐ No

☒ Yes. Give specific information about them.....

Name of entity:

% of ownership:

Van Cleef, Jordan & Wood, Inc.

100 %

\$0.00

Debtor 1 Gary J Reetz

Case number (if known) _____

<u>Otter Point Investments LLC</u>	<u>25%</u>	%	<u>\$0.00</u>
<u>Le Rue Ltd. - Subchapter S corp. - operations terminated</u>	<u>100%</u>	%	<u>\$0.00</u>

20. **Government and corporate bonds and other negotiable and non-negotiable instruments**

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.
Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

- ☒ No
☐ Yes. Give specific information about them
Issuer name:

21. **Retirement or pension accounts**

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

- ☐ No
☒ Yes. List each account separately.
Type of account:

Institution name:

<u>IRA</u>	<u>State Street xxx4580</u>	<u>\$710,000.00</u>
<u>401(k)</u>	<u>State Street xxx 0104</u>	<u>\$110,000.00</u>
<u>IRA</u>	<u>State Street - xxx0098</u>	<u>\$40,000.00</u>

22. **Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company
Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

- ☒ No
☐ Yes. Institution name or individual:

23. **Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)

- ☒ No
☐ Yes..... Issuer name and description.

24. **Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

- ☒ No
☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

25. **Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

- ☒ No
☐ Yes. Give specific information about them...

26. **Patents, copyrights, trademarks, trade secrets, and other intellectual property**

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

- ☒ No
☐ Yes. Give specific information about them...

27. **Licenses, franchises, and other general intangibles**

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

- ☒ No
☐ Yes. Give specific information about them...

Money or property owed to you?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

Debtor 1 **Gary J Reetz**

Case number (if known)

28. Tax refunds owed to you

☒ No

☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☒ No

☐ Yes. Give specific information.....

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

☒ No

☐ Yes. Give specific information..

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

☒ No

☐ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund
value:

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No

☐ Yes. Give specific information..

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

☐ No

☒ Yes. Describe each claim.....

Malpractice claim against The Delorio Law Group PLLC for misrepresentation of Debtor in State Court action - estimated claim over \$2,000,000

Unknown

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

☒ No

☐ Yes. Describe each claim.....

35. Any financial assets you did not already list

☒ No

☐ Yes. Give specific information..

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....

\$870,500.00

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

☒ No. Go to Part 6.

☐ Yes. Go to line 38.

Debtor 1 **Gary J Reetz**

Case number (if known)

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

- ☒ No. Go to Part 7.
☐ Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

- ☒ No
☐ Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$0.00

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2		\$737,500.00
56. Part 2: Total vehicles, line 5	\$0.00	
57. Part 3: Total personal and household items, line 15	\$7,050.00	
58. Part 4: Total financial assets, line 36	\$870,500.00	
59. Part 5: Total business-related property, line 45	\$0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$0.00	
61. Part 7: Total other property not listed, line 54	\$0.00	
	+	
62. Total personal property. Add lines 56 through 61...	\$877,550.00	Copy personal property total \$877,550.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$1,615,050.00

Fill in this information to identify your case:

Debtor 1	Gary J Reetz		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	SOUTHERN DISTRICT OF NEW YORK		
Case number (if known)			

☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own <small>Copy the value from <i>Schedule A/B</i></small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
31 Dusenberry Rd Bronxville, NY 10708 Westchester County Line from <i>Schedule A/B</i> : 1.1	\$737,500.00	<input checked="" type="checkbox"/> \$170,825.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	NYCPLR § 5206
Miscellaneous furniture and furnishings Line from <i>Schedule A/B</i> : 6.1	\$5,000.00	<input checked="" type="checkbox"/> \$5,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	NYCPLR § 5205(a)(5)
Miscellaneous TV, computer & accessories, iPad, cell phones, etc Line from <i>Schedule A/B</i> : 7.1	\$750.00	<input checked="" type="checkbox"/> \$750.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	NYCPLR § 5205(a)(5)
Miscellaneous wearing apparel Line from <i>Schedule A/B</i> : 11.1	\$500.00	<input checked="" type="checkbox"/> \$500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	NYCPLR § 5205(a)(5)
wedding ring Line from <i>Schedule A/B</i> : 12.1	\$500.00	<input checked="" type="checkbox"/> \$500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	NYCPLR § 5205(a)(6)

Debtor 1 **Gary J Reetz**

Case number (if known)

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
IRA: State Street xxx4580 Line from <i>Schedule A/B</i> : 21.1	<u>\$710,000.00</u>	<input checked="" type="checkbox"/> <u>\$710,000.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Debtor & Creditor Law § 282(2)(e)
401(k): State Street xxx 0104 Line from <i>Schedule A/B</i> : 21.2	<u>\$110,000.00</u>	<input checked="" type="checkbox"/> <u>\$110,000.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Debtor & Creditor Law § 282(2)(e)
IRA: State Street - xxx0098 Line from <i>Schedule A/B</i> : 21.3	<u>\$40,000.00</u>	<input checked="" type="checkbox"/> <u>\$40,000.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Debtor & Creditor Law § 282(2)(e)

3. **Are you claiming a homestead exemption of more than \$170,350?**

(Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.)

☐ No

☒ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

☒ No

☐ Yes

Fill in this information to identify your case:

Debtor 1	Gary J Reetz		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	SOUTHERN DISTRICT OF NEW YORK		
Case number (if known)			

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.

☒ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion if any
2.1 Emigrant Mortgage Creditor's Name 5 East 42 Street New York, NY 10017 Number, Street, City, State & Zip Code	Describe the property that secures the claim: 31 Dusenberry Rd Bronxville, NY 10708 Westchester County As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset)	\$437,000.00	\$1,475,000.00
			\$0.00

Who owes the debt? Check one.
☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another
☐ Check if this claim relates to a community debt

Date debt was incurred **2001** Last 4 digits of account number

Add the dollar value of your entries in Column A on this page. Write that number here:

\$437,000.00

If this is the last page of your form, add the dollar value totals from all pages.

\$437,000.00

Write that number here:

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Fill in this information to identify your case:

Debtor 1	Gary J Reetz		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	SOUTHERN DISTRICT OF NEW YORK		
Case number			
(if known)			

☐ Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

- ☒ No. Go to Part 2.
- ☐ Yes.

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

- ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.
- ☒ Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

			Total claim
4.1	American Express Bkcy	Last 4 digits of account number	4005
	Nonpriority Creditor's Name		
	200 Vesey Street	When was the debt incurred?	
	New York, NY 10285		
	Number Street City State Zip Code		
	Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	<input type="checkbox"/> Debtor 1 only	<input type="checkbox"/> Contingent	
	<input type="checkbox"/> Debtor 2 only	<input type="checkbox"/> Unliquidated	
	<input type="checkbox"/> Debtor 1 and Debtor 2 only	<input type="checkbox"/> Disputed	
	<input checked="" type="checkbox"/> At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	<input type="checkbox"/> Check if this claim is for a community debt	<input type="checkbox"/> Student loans	
	Is the claim subject to offset?	<input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts	
	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> Other. Specify Credit card purchases	

Debtor 1 **Gary J Reetz**

Case number (if known)

4.2

Zelkjo Brzakovic

Nonpriority Creditor's Name

c/o Offit Kurman

10 East 40 Street - 35th Floor

New York, NY 10016

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number

\$10,000.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☒ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Business Debt**

4.3

Grayonatrav

Nonpriority Creditor's Name

Attn: Clyde E. Reetz

26 Normandy Terrace

Bronxville, NY 10708

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number

\$40,000.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Guarantee of business debt**

4.4

Andrea Hammer

Nonpriority Creditor's Name

c/o Offit Kurman

10 East 40 Street - 35th Floor

New York, NY 10016

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number

\$12,500.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☒ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Business Debt**

Debtor 1 **Gary J Reetz**

Case number (if known)

4.5

David Hammer

Nonpriority Creditor's Name

c/o Offit Kurman**10 East 40 Street - 35th Floor****New York, NY 10016**

Number Street City State Zip Code

Who incurred the debt? Check one.☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ **Check if this claim is for a community debt****Is the claim subject to offset?**☒ No☐ Yes

Last 4 digits of account number

\$30,000.00**When was the debt incurred?****As of the date you file, the claim is:** Check all that apply☐ Contingent☐ Unliquidated☒ Disputed**Type of NONPRIORITY unsecured claim:**☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Business Debt**

4.6

Howard Hammer

Nonpriority Creditor's Name

26 Old Brick Road,**New City, NY 10956**

Number Street City State Zip Code

Who incurred the debt? Check one.☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ **Check if this claim is for a community debt****Is the claim subject to offset?**☒ No☐ Yes

Last 4 digits of account number

\$875,000.00**When was the debt incurred?****As of the date you file, the claim is:** Check all that apply☐ Contingent☐ Unliquidated☒ Disputed**Type of NONPRIORITY unsecured claim:**☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Business Debt**

4.7

Howard as Rep of Hammer

Nonpriority Creditor's Name

Estate of Sandra Hammer**26 Old Brick Road****New City, NY 10956**

Number Street City State Zip Code

Who incurred the debt? Check one.☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ **Check if this claim is for a community debt****Is the claim subject to offset?**☒ No☐ Yes

Last 4 digits of account number

\$325,000.00**When was the debt incurred?****As of the date you file, the claim is:** Check all that apply☐ Contingent☐ Unliquidated☒ Disputed**Type of NONPRIORITY unsecured claim:**☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Business Debt**

Debtor 1 **Gary J Reetz**

Case number (if known)

4.8

Natural Oil & Gas Corp.

Nonpriority Creditor's Name

**Attn: John H Reetz, Jr.
Bradford, PA 16701**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number

\$143,000.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Guarantee of business debt**

4.9

RD Wright Inc.

Nonpriority Creditor's Name

**Attn: Douglas P. Reetz
450 West 36 Street
New York, NY 10011**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number

\$50,000.00

When was the debt incurred? **2010**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Guarantee of business debt**

4.1
0

John H. Reetz Jr.

Nonpriority Creditor's Name

**222 East 27 Street
New York, NY 10016**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number

\$5,000.00

When was the debt incurred? **July/August 2019**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Loan**

Debtor 1 **Gary J Reetz**

Case number (if known)

4.1
1**Karin B. Reetz**

Nonpriority Creditor's Name

**31 Dusenberry Rd.
Bronxville, NY 10708**

Number Street City State Zip Code

Who incurred the debt? Check one.☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☒ At least one of the debtors and another☐ Check if this claim is for a community debt**Is the claim subject to offset?**☒ No☐ Yes

Last 4 digits of account number

\$74,000.00**When was the debt incurred?** **2004****As of the date you file, the claim is:** Check all that apply☐ Contingent☐ Unliquidated☐ Disputed**Type of NONPRIORITY unsecured claim:**☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Guarantee of business debt**4.1
2**Nina Richter**

Nonpriority Creditor's Name

**15 Kensington Road
Bronxville, NY 10708**

Number Street City State Zip Code

Who incurred the debt? Check one.☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt**Is the claim subject to offset?**☒ No☐ Yes

Last 4 digits of account number

\$5,000.00**When was the debt incurred?** **March/April 2019****As of the date you file, the claim is:** Check all that apply☐ Contingent☐ Unliquidated☐ Disputed**Type of NONPRIORITY unsecured claim:**☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Loan**4.1
3**The Delorio Law Group PLLC**

Nonpriority Creditor's Name

**800 Westchester Ave - Ste S-60
Rye Brook, NY 10573**

Number Street City State Zip Code

Who incurred the debt? Check one.☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt**Is the claim subject to offset?**☐ No☒ Yes

Last 4 digits of account number

\$382,597.00**When was the debt incurred?** **2018-2019****As of the date you file, the claim is:** Check all that apply☐ Contingent☒ Unliquidated☒ Disputed**Type of NONPRIORITY unsecured claim:**☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Services****Part 3: List Others to Be Notified About a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name and Address

Offit Kurman

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.6** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims

Debtor 1 **Gary J Reetz**

Case number (if known)

**10 East 40 Street - 35th Floor
New York, NY 10016**

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Offit Kurman
10 East 40 Street - 35th Floor
New York, NY 10016**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.7** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Offit Kurman
10 East 40 Street - 35th Floor
New York, NY 10016**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.5** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Offit Kurman
10 East 40 Street - 35th Floor
New York, NY 10016**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.4** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Offit Kurman
10 East 40 Street - 35th Floor
New York, NY 10016**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.2** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

Total claims from Part 1	6a. Domestic support obligations	6a.	\$ <u>0.00</u>
	6b. Taxes and certain other debts you owe the government	6b.	\$ <u>0.00</u>
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$ <u>0.00</u>
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ <u>0.00</u>
	6e. Total Priority. Add lines 6a through 6d.	6e.	\$ <u>0.00</u>
Total claims from Part 2	6f. Student loans	6f.	\$ <u>0.00</u>
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ <u>0.00</u>
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ <u>0.00</u>
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ <u>1,953,033.00</u>
	6j. Total Nonpriority. Add lines 6f through 6i.	6j.	\$ <u>1,953,033.00</u>

Fill in this information to identify your case:

Debtor 1	Gary J Reetz		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	SOUTHERN DISTRICT OF NEW YORK		
Case number			
(if known)			

☐ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- Do you have any executory contracts or unexpired leases?**
 - ☒ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on *Schedule A/B:Property* (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone).** See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1	Name Number Street City State ZIP Code	
2.2	Name Number Street City State ZIP Code	
2.3	Name Number Street City State ZIP Code	
2.4	Name Number Street City State ZIP Code	
2.5	Name Number Street City State ZIP Code	

Fill in this information to identify your case:

Debtor 1	Gary J Reetz		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	SOUTHERN DISTRICT OF NEW YORK		
Case number (if known)			

☐ Check if this is an amended filing

Official Form 106H Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

☐ No

☒ Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

☒ No. Go to line 3.

☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor
Name, Number, Street, City, State and ZIP Code

Column 2: The creditor to whom you owe the debt
Check all schedules that apply:

3.1 **Karin Reetz**

☒ Schedule D, line **2.1**

☐ Schedule E/F, line _____

☐ Schedule G _____

Emigrant Mortgage

3.2 **Van Cleef, Jordan & Wood, Inc.**

☐ Schedule D, line _____

☒ Schedule E/F, line **4.1**

☐ Schedule G _____

American Express Bkcy

3.3 **Van Cleef, Jordan & Wood, Inc.**

☐ Schedule D, line _____

☒ Schedule E/F, line **4.3**

☐ Schedule G _____

Grayonatrav

Debtor 1 **Gary J Reetz**

Case number (if known)

Additional Page to List More Codebtors

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt
Check all schedules that apply:

3.4 **Van Cleef, Jordan & Wood, Inc.**

☐ Schedule D, line _____
☒ Schedule E/F, line **4.9**
☐ Schedule G _____
RD Wright Inc.

3.5 **Van Cleef, Jordan & Wood, Inc.**

☐ Schedule D, line _____
☒ Schedule E/F, line **4.8**
☐ Schedule G _____
Natural Oil & Gas Corp.

3.6 **Van Cleef, Jordan & Wood, Inc.**

☐ Schedule D, line _____
☒ Schedule E/F, line **4.11**
☐ Schedule G _____
Karin B. ~Reetz

Fill in this information to identify your case:

Debtor 1 Gary J Reetz

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: SOUTHERN DISTRICT OF NEW YORK

Case number _____
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

Debtor 1

- ☒ Employed
- ☐ Not employed

Investment Advisor

Van Cleef, Jordan and Wood, Inc.,

Debtor 2 or non-filing spouse

- ☒ Employed
- ☐ Not employed

Administrative Manager

Van Cleef, Jordan and Wood, Inc.,

How long employed there?

16+ years

16+ years

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$ <u>11,000.00</u>	\$ <u>6,000.00</u>
3. Estimate and list monthly overtime pay.	+\$ <u>0.00</u>	+\$ <u>0.00</u>
4. Calculate gross income. Add line 2 + line 3.	\$ <u>11,000.00</u>	\$ <u>6,000.00</u>

Debtor 1 **Gary J Reetz**

Case number (if known)

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ 11,000.00	\$ 6,000.00
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 844.50	\$ 1,050.00
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ 0.00
5c. Voluntary contributions for retirement plans	5c. \$ 1,550.00	\$ 0.00
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ 0.00
5e. Insurance	5e. \$ 0.00	\$ 0.00
5f. Domestic support obligations	5f. \$ 0.00	\$ 0.00
5g. Union dues	5g. \$ 0.00	\$ 0.00
5h. Other deductions. Specify:	5h.+ \$ 0.00	+ \$ 0.00
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ 2,394.50	\$ 1,050.00
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 8,605.50	\$ 4,950.00
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 0.00	\$ 0.00
8b. Interest and dividends	8b. \$ 0.00	\$ 0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ 0.00
8d. Unemployment compensation	8d. \$ 0.00	\$ 0.00
8e. Social Security	8e. \$ 3,228.00	\$ 0.00
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f. \$ 0.00	\$ 0.00
8g. Pension or retirement income	8g. \$ 0.00	\$ 0.00
8h. Other monthly income. Specify: Lets Make Books	8h.+ \$ 0.00	+ \$ 1,000.00
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ 3,228.00	\$ 1,000.00
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 11,833.50 + \$ 5,950.00	= \$ 17,783.50
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:		
	11. +\$	0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies	12. \$	17,783.50
Combined monthly income		
13. Do you expect an increase or decrease within the year after you file this form?		
<input type="checkbox"/> No.		
<input checked="" type="checkbox"/> Yes. Explain: income may decline as clients of business get older		

Fill in this information to identify your case:

Debtor 1 Gary J Reetz

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: SOUTHERN DISTRICT OF NEW YORK

Case number _____
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☒ No. Go to line 2.

☐ Yes. Does Debtor 2 live in a separate household?

☐ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.

2. Do you have dependents? ☒ No

Do not list Debtor 1 and Debtor 2.

☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents names.

- ☐ No
☐ Yes
☐ No
☐ Yes
☐ No
☐ Yes
☐ No
☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No
☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 8,340.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 0.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **Gary J Reetz**

Case number (if known)

6. Utilities:		
6a. Electricity, heat, natural gas	6a. \$	<u>1,000.00</u>
6b. Water, sewer, garbage collection	6b. \$	<u>100.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	<u>400.00</u>
6d. Other. Specify: Cable TV / internet	6d. \$	<u>180.00</u>
7. Food and housekeeping supplies		7. \$ <u>1,000.00</u>
8. Childcare and children's education costs		8. \$ <u>0.00</u>
9. Clothing, laundry, and dry cleaning		9. \$ <u>500.00</u>
10. Personal care products and services		10. \$ <u>150.00</u>
11. Medical and dental expenses		11. \$ <u>200.00</u>
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.		12. \$ <u>300.00</u>
13. Entertainment, clubs, recreation, newspapers, magazines, and books		13. \$ <u>75.00</u>
14. Charitable contributions and religious donations		14. \$ <u>800.00</u>
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$	<u>0.00</u>
15b. Health insurance	15b. \$	<u>975.00</u>
15c. Vehicle insurance	15c. \$	<u>0.00</u>
15d. Other insurance. Specify:	15d. \$	<u>0.00</u>
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:		16. \$ <u>0.00</u>
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a. \$	<u>0.00</u>
17b. Car payments for Vehicle 2	17b. \$	<u>0.00</u>
17c. Other. Specify:	17c. \$	<u>0.00</u>
17d. Other. Specify:	17d. \$	<u>0.00</u>
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).		18. \$ <u>0.00</u>
19. Other payments you make to support others who do not live with you. Specify:		\$ <u>0.00</u>
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a. \$	<u>0.00</u>
20b. Real estate taxes	20b. \$	<u>0.00</u>
20c. Property, homeowner's, or renter's insurance	20c. \$	<u>0.00</u>
20d. Maintenance, repair, and upkeep expenses	20d. \$	<u>1,500.00</u>
20e. Homeowner's association or condominium dues	20e. \$	<u>0.00</u>
21. Other: Specify: monthly subscriptions		21. +\$ <u>300.00</u>
veterinary expenses	+	<u>100.00</u>
landscaping	+	<u>375.00</u>
gifts	+	<u>200.00</u>
home office supplies	+	<u>300.00</u>
work expense	+	<u>200.00</u>
glasses and eye care	+	<u>150.00</u>
22. Calculate your monthly expenses		
22a. Add lines 4 through 21.		\$ <u>17,145.00</u>
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$
22c. Add line 22a and 22b. The result is your monthly expenses.		\$ <u>17,145.00</u>
23. Calculate your monthly net income.		
23a. Copy line 12 (your combined monthly income) from Schedule I.		23a. \$ <u>17,783.50</u>
23b. Copy your monthly expenses from line 22c above.		23b. -\$ <u>17,145.00</u>
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .		23c. \$ <u>638.50</u>
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain here: _____		

Fill in this information to identify your case:

Debtor 1 **Gary J Reetz**
First Name Middle Name Last Name

Debtor 2
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: SOUTHERN DISTRICT OF NEW YORK

Case number _____
(if known)

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Gary J Reetz

Gary J Reetz
Signature of Debtor 1

Date February 19, 2020

X _____

Signature of Debtor 2

Date _____

Fill in this information to identify your case:

Debtor 1 **Gary J Reetz**
First Name Middle Name Last Name

Debtor 2
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: SOUTHERN DISTRICT OF NEW YORK

Case number _____
(if known)

☐ Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

- ☒ Married
☐ Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- ☒ No
☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1 Prior Address:

Dates Debtor 1
lived there

Debtor 2 Prior Address:

Dates Debtor 2
lived there

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (*Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.*)

- ☒ No
☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

Part 2 Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☐ No
☒ Yes. Fill in the details.

Debtor 1

Sources of income
Check all that apply.

Gross income
(before deductions and exclusions)

\$26,847.00

- ☒ Wages, commissions, bonuses, tips
☒ Operating a business

Debtor 2

Sources of income
Check all that apply.

Gross income
(before deductions and exclusions)

- ☐ Wages, commissions, bonuses, tips
☐ Operating a business

From January 1 of current year until the date you filed for bankruptcy:

Debtor 1 **Gary J Reetz**

Case number (if known)

	Debtor 1		Debtor 2
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.
For last calendar year: (January 1 to December 31, 2019)	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	\$198,100.00	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business
For the calendar year before that: (January 1 to December 31, 2018)	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	\$218,687.00	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- ☐ No
☒ Yes. Fill in the details.

	Debtor 1		Debtor 2
	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.
From January 1 of current year until the date you filed for bankruptcy:	Social Security Benefits	\$6,450.00	
For last calendar year: (January 1 to December 31, 2019)	Social Security Benefits	\$24,711.00	

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy**6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

- ☒ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,825* or more?

- ☒ No. Go to line 7.
☐ Yes List below each creditor to whom you paid a total of \$6,825* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.

- ☐ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

- ☐ No. Go to line 7.
☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
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Debtor 1 **Gary J Reetz**

Case number (if known)

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

☒ No☐ Yes. List all payments to an insider.

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
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8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

☒ No☐ Yes. List all payments to an insider

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
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Part 4: Identify Legal Actions, Repossessions, and Foreclosures**9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

☐ No☒ Yes. Fill in the details.

Case title Case number	Nature of the case	Court or agency	Status of the case
Howard Hammer et al v. Gary J Reetz et al 55159/2017	Contract	Supreme Court, Westchester County	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
judgment pending			
The Delorio Law Group PLLC v Van Cleef, Jordan and Wood, Inc. and Gary J Reetz 69834/2019	Collection	Supreme Court, Westchester County	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?

Check all that apply and fill in the details below.

☒ No. Go to line 11.☐ Yes. Fill in the information below.

Creditor Name and Address	Describe the Property Explain what happened	Date	Value of the property
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11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?☒ No☐ Yes. Fill in the details.

Creditor Name and Address	Describe the action the creditor took	Date action was taken	Amount
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12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?☒ No☐ Yes

Debtor 1 **Gary J Reetz**

Case number (if known)

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

☒ No☐ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift and Address:			

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

☐ No☒ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	Describe what you contributed	Dates you contributed	Value
The Reformed Church	\$14,000	2018-2019	\$14,000.00

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

☒ No☐ Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

☐ No☒ Yes. Fill in the details.

Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Lewis W. Siegel 60 East 42nd Street - Suite 4000 New York, NY 10165 LWS@LWSEsq.com	Attorney Fees and filing fee	2/2020	\$16,717.00

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

☒ No☐ Yes. Fill in the details.

Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property

Debtor 1 **Gary J Reetz**

Case number (if known)

transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

- ☒ No
☐ Yes. Fill in the details.

Person Who Received Transfer Address	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Person's relationship to you			

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called *asset-protection devices*.)

- ☒ No
☐ Yes. Fill in the details.

Name of trust	Description and value of the property transferred	Date Transfer was made
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Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- ☒ No
☐ Yes. Fill in the details.

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
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21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- ☒ No
☐ Yes. Fill in the details.

Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
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22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

- ☒ No
☐ Yes. Fill in the details.

Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
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Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

- ☐ No
☒ Yes. Fill in the details.

Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value
Karin Reetz	marital residence	furniture inherited by spouse from spouse's family	Unknown
Sebastian Reetz	marital residence	piano	Unknown

Debtor 1 **Gary J Reetz**

Case number (if known)

Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value
Larissa Reetz	marital residence	dining room table inherited from her grandmother	Unknown

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- No
- ☐ Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
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25. Have you notified any governmental unit of any release of hazardous material?

- No
- ☐ Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
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26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- No
- ☐ Yes. Fill in the details.

Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case
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Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
- A member of a limited liability company (LLC) or limited liability partnership (LLP)
- ☐ A partner in a partnership
- An officer, director, or managing executive of a corporation
- An owner of at least 5% of the voting or equity securities of a corporation

- ☐ No. None of the above applies. Go to Part 12.
- Yes. Check all that apply above and fill in the details below for each business.

Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or ITIN. Dates business existed
--	---	--

Debtor 1 **Gary J Reetz**

Case number (if known)

Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or ITIN. Dates business existed
Van Cleef, Jordan and Wood, Inc.	Investment Advisor Granick & Gendler CPA	EIN: 20-1507631 From-To 2000 - present
Otter Point Investments LLC	Investment Advisor Granick & Gendler CPA	EIN: 84-4725849 From-To 2020 - Present
Le Rue Ltd.	Investment Advisor Granick & Gendler CPA	EIN: 13-4151816 From-To 2002-2020

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

☒ No

☐ Yes. Fill in the details below.

Name
Address
(Number, Street, City, State and ZIP Code)

Date Issued

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Gary J Reetz

Gary J Reetz
Signature of Debtor 1

Signature of Debtor 2

Date February 19, 2020

Date

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

☒ No

☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of Person _____. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,
and

Your debts are primarily consumer debts.
Consumer debts are defined in 11 U.S.C.
§ 101(8) as "incurred by an individual
primarily for a personal, family, or
household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under
one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan
for family farmers or
fishermen

Chapter 13 - Voluntary repayment plan
for individuals with regular
income

**You should have an attorney review your
decision to file for bankruptcy and the choice of
chapter.**

Chapter 7: Liquidation

\$245	filing fee
\$75	administrative fee
+	\$15 trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial
difficulty preventing them from paying their debts
and who are willing to allow their nonexempt
property to be used to pay their creditors. The
primary purpose of filing under chapter 7 is to have
your debts discharged. The bankruptcy discharge
relieves you after bankruptcy from having to pay
many of your pre-bankruptcy debts. Exceptions exist
for particular debts, and liens on property may still
be enforced after discharge. For example, a creditor
may have the right to foreclose a home mortgage or
repossess an automobile.

However, if the court finds that you have committed
certain kinds of improper conduct described in the
Bankruptcy Code, the court may deny your
discharge.

You should know that even if you file chapter 7 and
you receive a discharge, some debts are not
discharged under the law. Therefore, you may still
be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement
obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form—the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form—sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:
http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:
http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
<http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

B2030 (Form 2030) (12/15)

United States Bankruptcy Court
Southern District of New York

In re **Gary J Reetz**

Debtor(s)

Case No.

Chapter

11

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	<u>hourly</u>
Prior to the filing of this statement I have received	\$	<u>15,000.00</u>
Balance Due	\$	<u>based on time required</u>

2. \$ 1,717.00 of the filing fee has been paid.
3. The source of the compensation paid to me was:
☒ Debtor ☐ Other (specify):
4. The source of compensation to be paid to me is:
☒ Debtor ☐ Other (specify):
5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.
6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
d. [Other provisions as needed]
7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:
.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

February 19, 2020

Date

/s/ Lewis W Siegel

Lewis W. Siegel

Signature of Attorney

Lewis W. Siegel

60 East 42nd Street - Suite 4000

New York, NY 10165

(212) 286-0010 Fax: 212-884-9586

LWS@LWSEsq.com

Name of law firm

**United States Bankruptcy Court
Southern District of New York**

In re **Gary J Reetz**

Debtor(s)

Case No.
Chapter

11

**PAYMENT ADVICES COVER SHEET
UNDER 11 U.S.C. § 521(a)(1)(B)(iv)**

I, **Gary J Reetz**, declare under penalty of perjury that the foregoing is true and correct (CHECK ONE OF THESE BOXES):

- ☐ I have not been employed by any employer within the 60 days before the date of the filing of the petition.
- ☐ I was employed by an employer within 60 days before the date I filed my bankruptcy petition, but I have not received payment advices or other evidence of payment because
- ☐ I have received payment advices or other evidence of payment within 60 days before the date I filed my bankruptcy petition from any employer, and they are attached.

Date **February 19, 2020**

Signature **/s/ Gary J Reetz**
Gary J Reetz
Debtor

**United States Bankruptcy Court
Southern District of New York**

In re **Gary J Reetz**

Debtor(s)

Case No.

Chapter

11

VERIFICATION OF CREDITOR MATRIX

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: **February 19, 2020**

/s/ Gary J Reetz

Gary J Reetz

Signature of Debtor

Lewis W. Siegel
Lewis W. Siegel
60 East 42nd Street - Suite 4000
New York, NY 10165

American Express Bkcy
200 Vesey Street
New York NY 10285

Zelkjo Brzakovic
c/o Offit Kurman
10 East 40 Street - 35th Floor
New York NY 10016

Emigrant Mortgage
5 East 42 Street
New York NY 10017

Grayonatray
Attn: Clyde E. Reetz
26 Normandy Terrace
Bronxville NY 10708

Andrea Hammer
c/o Offit Kurman
10 East 40 Street - 35th Floor
New York NY 10016

David Hammer
c/o Offit Kurman
10 East 40 Street - 35th Floor
New York NY 10016

Howard Hammer
26 Old Brick Road,
New City NY 10956

Howard as Rep of Hammer
Estate of Sandra Hammer
26 Old Brick Road
New City NY 10956

IRS - Bankruptcy
PO Box 7346
Philadelphia PA 19101-7346

Natural Oil & Gas Corp.
Attn: John H Reetz, Jr.
Bradford PA 16701

NY State Dept. of Tax &
Finance - Insolvency Unit
Building 8, Room 703
Albany NY 12227

Offit Kurman
10 East 40 Street - 35th Floor
New York NY 10016

RD Wright Inc.
Attn: Douglas P. Reetz
450 West 36 Street
New York NY 10011

John H. Reetz Jr.
222 East 27 Street
New York NY 10016

Karin B. Reetz
31 Dusenberry Rd.
Bronxville NY 10708

Nina Richter
15 Kensington Road
Bronxville NY 10708

The DeIorio Law Group PLLC
800 Westchester Ave - Ste S-60
Rye Brook NY 10573

Equifax Information
Services LLC
P.O. Box 740256
Atlanta GA 30374

Experian
PO Box 2002
Allen TX 75013

TransUnion
Post Office Box 2000
Chester PA 19022